

State of Connecticut.

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House of Representatives:

MEMORIAL

*Of Henry L. Goodwin of East Hartford, asking
for an investigation of the official conduct
of the Railroad Commissioners; also,
specific allegations of some of the
misrepresentations in the report
of said Commissioners.*

ANSWER

Of the Railroad Commissioners to the allegations and to the memorial of H. L. Goodwin.

REPLY

*Of H. L. Goodwin to the answer made by the
Railroad Commissioners to his memorial and to the specific charges.*

STATE OF CONNECTICUT.

House of Representatives:

MEMORIAL

Of H. L. Goodwin, asking for an investigation of the official conduct of the Railroad Commissioners.

(MAY 25, 1876. Referred to the Joint Standing Committee on Railroads).

(JUNE 20, 1876. The Joint Standing Committee on Railroads report that the prayer of the petitioner ought not to be granted.)

To the House of Representatives of the State of Connecticut :

Your memorialist, Henry L. Goodwin of East Hartford, again respectfully petitions for an investigation of the manner in which the railroad commissioners discharge the duties of their office.

Your memorialist respectfully represents that the General Assembly, at its session in 1874, refused to accept the report of the railroad commissioners, and that the only reason advanced for the rejection of the report was the fact that the capital stock of the Naugatuck railroad company, and of the New York, New Haven & Hartford railroad company was returned as *all* "actually paid in," whereas a large proportion of the capital stock of each of said companies had been originally issued as watered capital on which not a dollar had been paid.

That the General Assembly of 1875, directed the Joint Standing Committee on Railroads to ascertain whether or not it was true, as had been alleged, that certain railroad companies had reported capital stock as "actually paid in," which had been issued as watered capital, or in exchange for watered

capital previously issued; and whether the cost of the road and equipment of one of the companies had been reported far in excess of the cost actually incurred in constructing said road and furnishing its equipment.

The General Assembly, at the same time, directed the committee to report whether any further legislation was necessary to compel railroad companies to conform to the requirements of law in making their annual returns to the Railroad Commissioners, and prevent them from reporting capital stock as "actually paid in" which had been issued as watered capital, or in exchange for watered capital.

That the committee made investigation, and had before them the officers and books of the companies complained of; and that it appeared in evidence that upwards of \$3,000,000 of outstanding capital stock of these companies, reported as all "actually paid in," had been originally issued without a single dollar having been paid in therefor; that nothing had been paid in on the same since its original issue, and that, although two of the companies which had issued a large portion of this watered capital had been merged and consolidated into one company, the watered capital issued by these companies was still outstanding with new certificates issued in exchange for the original certificates.

That it also appeared in evidence that the pretended cost of one of the railroads had been overstated nearly \$450,000—the corporate property of the company having been re-valued and "marked up" (to quote the testimony of Mr. Wm. D. Bishop) "in the same manner that a country merchant marks up his stock of goods." That it also appeared in evidence that the cost of another railroad had been overstated upwards of \$1,770,000, and that the equipment of another company had been "marked up" nearly \$500,000; and that these two last mentioned overstatements of cost had been included in the pretended cost of the road and equipment belonging to the New York, New Haven & Hartford Railroad Company. Other material misrepresentations, amounting to several hundred thousand dollars, were also proven, or admitted, before the committee.

The committee, in concluding their report upon this investigation, said that "the method of bookkeeping adopted by railroad companies deceives not only the public, but also stockholders. If it does not impose burdens on the public it will work friends upon the investor." Subsequently, without taking evidence in regard to the returns of any other than the three railroad companies complained of, the committee complained that "the railroad commissioner's report ought not to be accepted," and recommended that "it be returned to the commissioners to be corrected and reported to the next General Assembly." This recommendation of the committee was adopted, unanimously, and the commissioners' report was, in consequence, returned to them.

But your memorialist regrets to have to say that the commissioners have not corrected a single one of the mis-statements contained in the text of their report, last rejected; and that while they have had the returns of some of the other companies corrected in comparatively unimportant items, they have neglected and virtually refused to have any of the misrepresentations which were proven before the committee corrected, with the exception of a single item in the returns of the New Haven and Northampton company, which now admits \$578,000 of watered capital, issued for earnings, although the company had previously reported that "none" had been thus issued.

With the exception of this one correction, all the inaccuracies and misstatements which were proven before the committee are repeated in the so-called "revised returns;" and the most of them are also repeated in the returns which accompany the commissioner's report for the present year. The watered capital is still all reported as "actually paid in," although not a dollar has been paid upon it; and this year it is thus reported in compliance with express instructions issued by the commissioners, (or by a majority of them,) who, in issuing such instructions, have virtually assumed to themselves the right to set at naught, and to render null and void one of the plainest provisions of law contained in the statute book.

It is due to the commissioners to say that they claim, in substance, that the legislature of 1875 construed the term "actually paid in" to include the total amount of watered capital issued. But, on the other hand, it should be borne in mind that it is not the province of the legislature to construe laws. The legislature may, at any time, amend or repeal an existing law, but in order to do this it is necessary that the bill, whereby a law is amended or repealed, be read three several times in each House, and no two readings can be had on the same day. Even after the bill has passed both houses it does not become a law until approved by the governor.

But your memorialist never before has known it to be claimed that the legislature can amend a law by the mere acceptance of a report; especially when the report had not been read in either house: and yet that is the mode whereby (the commissioners claim) this law was "construed." They say:

"Much discussion has formerly been had as to the correct meaning of the third item of these schedules, viz., 'Capital stock actually paid in;' the matter was fully heard by the Railroad Committee of the last General Assembly, who reported it to call for 'the amount of full paid capital stock issued,' which report was accepted by the General Assembly."

It is true that the committee made a report in which, among many incongruous statements (some of them fallacious) they said, in substance, that the term "actually paid in" ought to include all watered capital issued, even though it had not been paid in. Had the committee also said in their report that "the words 'one dollar' ought to be construed and are construed, as meaning fifty cents," the proposition would have been no more absurd than the one which included capital not paid in, as a part of the capital "actually paid in." And your memorialist gravely doubts whether the commissioners would recognize such a construction as binding, if the treasurer of the State should offer them three thousand half dollars in full payment of their salaries of three thousand dollars each.

Your memorialist further represents that the facts of the

case do not warrant the claim made by the commissioners that the report was accepted. The report was not read, nor discussed in either house ; and no action was taken upon it, separate and apart from the consideration of a resolution appointing Wm. D. Bishop, and others, a committee to revise the schedule. The Senate rejected this resolution and passed a substitute, and consequently the report, instead of being adopted as claimed by the commissioners, was rejected.

It is true that the Journal represents that the resolution was *amended*, and as amended passed, and the report accepted. But an examination of the original endorsements made by the clerk of the Senate shows that the resolution was *rejected*, that a substitute was offered and passed ; and this view of the transaction is confirmed by the report of the Senate proceedings published in The Courant. Consequently the claim set up by the commissioners that the legislature had thus construed the law is altogether untenable.

As showing the animus of one of the commissioners in issuing these instructions, your memorialist submits, herewith, the following, it being a portion of the testimony given under oath before the railroad committee in July last, by Mr. Commissioner Woodruff, who said : “ He did not think it of interest to the public to have the returns of the railroad companies any more intelligible. It is not of the slightest importance to the public, after railroad stock is issued, to know how it is issued, [whether for capital paid in or for watered capital.] Agitation on such questions is intended to lead to a reduction, by legislative act, of earnings, to such a point that dividends could be paid on only the original cash capital.

* * * He did not think that legislation should be based on the fact that capital stock is not fully paid, because it would be unjust to those who had bought the stock in good faith.”

It is to be regretted that a public officer who guards, so jealously, the interest of those who hold watered railroad stock, should so far forget his duty to the State as to practically nullify one of its laws—a wholesome law, the observance of which would tend to protect the public from unjust burdens and to prevent investors from being defrauded.

This same commissioner further testified, that "the only question [of interest] was : Whether the company was charging exorbitant rates and making exorbitant dividends ?"

But your memorialist respectfully submits that so long as a railroad company is permitted to report its watered capital as so much capital actually paid in, it will be impossible for the people of the State, or for their representatives in the General Assembly, to determine whether, or not, such company is charging exorbitant rates and making exorbitant dividends. That, for instance, with the capital stock of the Naugatuck company reported as all actually paid in, its net earnings for the past year are made to appear to be only a fraction more than eleven per cent., whereas, they were, in fact, but a fraction less than seventeen per cent. on the paid in capital.

Whether seventeen per cent. per annum, over and above all taxes, is an exorbitant profit for a company which has, practically, a monopoly of the freight and passenger traffic of the Naugatuck Valley, your memorialist will not undertake to say ; but he sees no sufficient reason why the company should attempt to conceal the rate per cent. of its earnings unless it has a wholesome fear that, if the rate were truthfully reported, it would be regarded as exorbitant ; and that public opinion, if not the legislature, would compel the company to reduce its fares and freights.

But whatever may be the reasons which influence railroad companies in their endeavor to conceal the rate per cent. of their earnings, so long as there is a law which requires them to disclose their profits the law should be respected ; and it ill becomes officers of the State, whose especial duty it is to see that the laws relating to railroad companies are complied with, to not only neglect and refuse to enforce the law, but to issue instructions which nullify and practically repeal it. Inasmuch, however, as the railroad commissioners (or a majority of them) have issued such instructions, and the requirements of the law have, in consequence, been disregarded, your memorialist respectfully petitions that such action may be taken as best calculated to prevent a repetition of the offense.

HENRY L. GOODWIN.

EAST HARTFORD, May 23, 1876.

MISREPRESENTATIONS

In the Railroad Commissioners' Report, for 1876.

THE attention of members of the General Assembly is respectfully called to the following described misrepresentations contained in the Railroad Commissioners' Report for 1876.

On page 35 the Commissioners say the "report (of the railroad committee) was accepted by the General Assembly." This is believed to be an incorrect statement, though it may not have been intentionally incorrect.

2. On page 127, and on other pages, the commissioners say that the question "Capital Stock actually paid in?" was "construed by the legislature of 1875 to mean 'the amount of full paid capital stock issued,' " meaning thereby—the amount of stock issued on which the stockholders would not be required to make any further payment. This, also, is believed to be a mis-statement of fact.

3. On page 158, the Danbury and Norwich Railroad Company reports its "Capital Stock actually paid in" at \$600,000.

For three successive years, including 1874, the officers of this company have made oath that only \$332,100 of its outstanding capital of \$600,000 was actually paid in; and it is not pretended that any additional capital has been paid in since 1874.

4. On page 213, the New Haven and Northampton Company reports its outstanding capital of \$2,460,000 as all "actually paid in," and yet, on the same page it admits that \$578,000 of its capital was issued for undivided earnings and, consequently, could not have been paid in.

5. On page 187, the Naugatuck Railroad Company reports its Capital Stock of \$1,885,900 as all actually paid in; this

too, while it also admits that \$591,525 of its capital was issued as watered capital.

6. On page 188, this company reports that the			
cost of its road was	-	-	- \$1,882,765
And the cost of its equipment at	-	-	234,086
Total,	-	-	- \$2,116,851

This is an over-statement of some \$400,000.

7. On page 243, the New York, New Haven and Hartford Railroad Company reports its outstanding capital of \$15,500,000 as all actually paid in. This is an over-statement of some \$2,500,000.

8. On the same page the company reports its watered stock as "none," notwithstanding some \$2,500,000 of the capital stock of this company was issued in exchange for watered capital.

9. On page 244, the cost of this company's road and equipment is over-stated nearly \$2,200,000.

10. On page 249, the total miscellaneous expenses of this company are under-stated at least \$273,500.

11. On page 250, the total income is under-stated at least \$273,500.

12. On the same page the company's "total surplus" is over-stated some \$1,770,000.

13. On page 298, the Capital Stock of the Shore Line Railroad Company is reported as all actually paid in ; and no watered stock is reported.

It is believed that an examination of this company's books will show that not exceeding \$700,000 of capital had been paid in, and that some \$300,000 of watered capital had been issued.

14. On page 232, the New York and New England Railroad Company has added to the question, "Capital Stock actually paid in?" the words, "and *to be paid in* in Berdell bonds," and then reports, as an answer to the question, "\$20,000,000." And yet the company admits, on page 253, that the total par value of stock issued is only \$5,695,000.

The total outstanding "Berdell bonds," (\$14,425,000) could doubtless be bought for less than \$5,000,000, probably

for less than \$4,000,000, and these have not been exchanged by the holders of them for the stock of the company, and may never be exchanged; notwithstanding this, the commissioners, on page 82, column 15, report the *paid-in* capital of this company to be \$20,000,000!

Exhibit showing how the capital stock of the Naugatuck Railroad Company was watered.

In 1853 the company issued for undivided earnings,	-	-	-	-	-	\$73,600
In 1864 the company issued for undivided earnings,	-	-	-	-	-	69,100
Total issues for undivided earnings,	-	-	-	-	-	\$142,700

This amount is correctly reported on page 187.

In 1866 the company issued 2,326 shares of stock on the payment by the stockholders of \$5 per share, or \$11,630. Ninety-five dollars (\$95) per share, or \$220,970, has not been paid in to this day.

In 1868 the company issued 3,023 shares of stock on the payment of \$25 per share, or \$75,575. Seventy-five dollars per share, or \$226,725 still remains not paid in. Total "capital issued on which nothing was paid by the stockholders either in cash or its equivalent," \$447,695, and yet the company reports "none" as thus issued.

Extract from a Letter from the Naugatuck Railroad Company.

NAUGATUCK RAILROAD COMPANY, TREASURER'S OFFICE, }
Bridgeport, Conn., Feb. 1, 1875. }

GENTLEMEN:—

* * * On the 25th of July, 1873—\$73,600, and on the 30th September, 1864—\$69,100, of full paid capital stock, was divided as dividends, and the amount of such dividends charged to profit and loss. On the 14th of July, 1866, 2,326 shares of full paid capital stock was sold to the stockholders *pro rata*, for the sum of \$5 per share; and on the 30th of July, 1868,—3,023 shares of full paid capital

stock was sold to the stockholders for the sum of \$25 per share. The balance of the capital stock was issued for cash paid in at par, or for conversion of the first mortgage bonds of the company.

We trust the above is sufficiently in detail to answer your purposes. Any further information *you* may require will be cheerfully furnished.

Very respectfully,

H. NICHOLS, Treasurer.

To GEORGE W. ARNOLD and GEORGE M. WOODRUFF, R. R. C.

ANSWER

*Of the Railroad Commissioners to the Specifications and
to the Memorial of H. L. Goodwin.*

STATE OF CONNECTICUT.

OFFICE OF THE RAILROAD COMMISSIONERS,
HARTFORD, June 6th, 1876.

To the Honorable Joint Standing Committee on Railroads :

GENTLEMEN,—A pamphlet entitled “The Misrepresentations in the Railroad Commissioners’ Report for 1876” has been handed by you to us with the request that we answer in writing the allegations therein. This we do in the order in which they are presented, and it will be found that so far as the first part of these are concerned, the memorialist is contending for his own forms of expression rather than for facts, and that most of the others have, time and again, been decided against him, and that none have a substantial foundation.

The first allegation is, that the statement in our report that the last General Assembly accepted the report of its railroad committee, as to the meaning of the question “Capital Stock actually paid in,” is incorrect. The journals of both houses (Senate Journal, page 435; House Journal, page 477) state the report to have been accepted. We have, therefore, acted upon that assumption, and so stated in our report; nor do we suppose we should have been justified in any other course of action.

Second.—The statement by us that the question “Capital Stock actually paid in” was construed by the Legislature of

1875 to mean the "amount of full paid capital stock issued," is also alleged to be a mis-statement. The Committee on Railroads in their report already referred to, say (page 13 printed report), "Your committee, after hearing the evidence upon these points, have come to the conclusion that the proper and legal answer to the first question (Capital stock actually paid in) is, the amount of full paid capital stock issued whether such stock was sold by the company at par, under par, or above par, and that such is the construction placed upon it by bank, insurance, railroad, manufacturing and other corporations of this and other states." If we are correct in saying that this report was accepted by the last General Assembly, then necessarily there is no mis-statement in saying the question was construed by the Legislature of 1875 as we have stated.

Third.—The Danbury & Norwalk Railroad Company (page 158 of Railroad Commissioners' Report) do not, *in the sense implied by the author of the pamphlet*, report \$600,000, as having been received in *cash* for its stock, but rather that "the amount of full paid capital stock issued" *i.e.*, stock not subject to further assessment is

\$600,000.00

Of which amount there was paid for

at par or more, \$279,500.00

And that for the balance there was

paid, cash only, 58,916.25

There being credited as stock divi-

dends, 101,583.75

And for increased valuation, 160,000.00

\$600,000.00

\$279,500.00

The total cash payment being,

58,916.25 \$338,416.25

Nor is there any inconsistency between the answers of this company, as given this year, and heretofore, the meaning of the question in dispute not having been settled till last year, and when so settled the company was requested by us to make their answers conform thereto.

Fourth.—In like manner the New Haven & Northampton Company (page 213) accepting the construction given by the

Legislature to question No. 3 gives as the amount of its full paid capital stock issued, \$2,460,000.00

Of which there was issued for cash at par, 1,882,000.00

And as stock dividend from undivided earnings, the balance, viz : \$578,000.00

Fifth.—So also the implied allegation is that the Naugatuck Railroad Company (page 187) reports its total stock issued as paid for in *cash*; while in fact a glance at their report shows they report “The amount of full paid capital stock issued” as \$1,885,900.00

Viz., for cash, \$1,208,300.00

86,075.00

\$1,294,375.00

For stock dividends from earnings, 142,700.00

And for increased valuation, 448,825.00

\$1,885,900.00

It will therefore be seen that none of the five allegations above referred to have any foundation in fact, and that their only foundation in imagination is in assuming that the last Legislature did not define the words “Capital Stock actually paid in” to mean “the amount of full paid capital stock issued.”

Number Six contains the allegation that the cost of this road is overstated “some \$400,000. We suppose this refers to the \$448,825, credited on stock issued on account of “increased valuation of road or equipment, or both.” It is claimed by the company that prior to the issue of this stock permanent improvements to the road, and new equipment had been added and paid for out of current earnings to the full amount at least of the sum so credited on this stock. If this is so, and there is no reason to doubt it, then there has been no overstatement of cost.

As to numbers 7, 8, 9, and 12, there is no even pretended reason for saying that in the respects therein alleged, the report of the New York, New Haven & Hartford Railroad Company is incorrect, unless in making the report they should go back of the organization of the present company, and the act of the Legislature authorizing the consolidation.

This question was heard and considered by us in February, 1875, and we were satisfied that the company could not be required so to do. The same matter was heard by the Joint Standing Committee on Railroads of the last General Assembly, who sustained the decision of the Commissioners. That it is also regarded as correct by the Massachusetts Commissioners, than whom none can more decidedly insist on an exact compliance with the forms of the returns, appears from their report; the three inquiries on this subject in the Massachusetts form being: "Capital Stock issued, amount paid in?" "Capital Stock, *total amount paid in as per books of the company?*" "Capital Stock, *total amount actually realized?*" to each of which questions the answer given and accepted is, \$15,500,000. The same is true of the New York report.

Number Ten alleges that the total miscellaneous expenses of this company are understated at least \$273,500, and "11" that the total income is understated at least \$273,500. These refer to the \$273,753.37 collected and paid by this company for passengers and freight carried over the road to the Harlem Railroad Company. This matter was also fully heard by the Committee last year, who said in regard to it in their report (page 12): "The only question is whether the earnings of the Harlem Railroad Company which are collected by the New York, New Haven & Hartford Railroad Company, and by them paid over to said Harlem Railroad Company, should be reported as part of the *income* of the New York, New Haven & Hartford Railroad Company, and then charged back as part of its expenses, or whether the amount so collected for and paid to the Harlem Railroad Company, should be deducted from the gross receipts of the New York, New Haven & Hartford Company, and the balance reported as the income of the company.

"Your committee are of the opinion that either way of answering the question would be consistent with the law; that in either way the result would be the same, and that for all practical purposes it would make no difference to the stockholders or the public."

This has always been the view taken by the Commissioners,

both of Massachusetts and Connecticut; while the fact itself is fully stated and the information given in answer to question 13, page 249 of our report, where it is stated that this \$273,753.37 is paid the Harlem Railroad Company as tolls and deducted from transportation receipts of the New York, New Haven & Hartford Company.

Thirteenth.—As to the allegation that “some \$300,000 of the capital stock of the Shore Line Railway Company (page 294) was not paid in cash or its equivalent, we have no knowledge on this point. It is the first time we have heard it intimated. If true, the amount of course should have been stated in the return; but the failure to state it did not, in the absence of any knowledge on our part of the fact, cause the returns to “seem” to us “defective or erroneous,” so that we ought to have required them to have been amended.

Fourteenth.—The returns of the New York & New England Railroad Company, page 232, do not pretend to be complete. We, however, believe them to be the best that could be made, the entire \$20,000,000 of “Berdell Bonds,” being treated by the company as stock, so far as to allow the holders of the unsurrendered bonds to vote equally with the holders of certificates of stock. An examination of the annexed correspondence on the subject will, we doubt not, satisfy you that we have done our whole duty.

An “exhibit” is given on page 3 of the pamphlet to show that the answer “none” made by the Naugatuck Railroad Company to the question, “Capital Stock issued upon which no payment has been made either in cash or its equivalent,” is incorrect. Since \$5 per share was paid on the 2,326 shares, and \$25 per share on the 3,023 shares, and as the stock in question would not have been issued except on such payments, we think it would have been incorrect to have reported this stock as issued without any payment on it in cash. This matter was also heard and so determined both by the Railroad Commissioners and the Railroad Committee last year.

We have now, as requested by you, answered each one of the allegations of the memorialist, as itemized by him. We

make no reply to the personalities of the memorial, leaving you to judge whether they are warranted by the facts.

Very respectfully,

GEO. W. ARNOLD,
GEO. M. WOODRUFF,
MINOTT A. OSBORN,
Railroad Commissioners.

The following is the correspondence referred to in the foregoing:

(Mr. Woodruff to Mr. Johnson.)

LITCHFIELD, CONN., Dec. 29, 1875.

HON. F. M. JOHNSON, *Railroad Commissioner*:

Dear Sir— * * * * * The New York & New England Company, in stating amount of stock issued per mile of road, and proportion of debt per mile of road, do it on 336 miles, viz:

Main line,	-	-	-	-	-	85.75
Branches,	-	-	-	-	-	53.25
Unfinished,	-	-	-	-	-	75
H., P. & F. (Providence to Waterbury),	-	-	-	-	-	122
						<hr/> 336

Should not at least the H., P. and F., from Providence to Waterbury, be omitted, since that company makes separate report?

In giving the "cost," do you allow them to include the whole \$20,000,000, or only the amount surrendered for stock, viz: \$5,675,000? * * * *

Yours truly, GEO. M. WOODRUFF,
Railroad Commissioner.

(Reply of Mr. Johnson.)

BOSTON, Dec. 30, 1875.

HON. GEO. M. WOODRUFF, *Railroad Commissioner, Conn.*:

Dear Sir—Your favor of the 29th is received.* * * * * The old Boston, Hartford & Erie, now the New York & New England, has not been in condition to make returns of

any value for several years. The company itself has been in the hands of receivers and assignees in bankruptcy, and the chief part of the property, including the road and franchises, has been in the hands of trustees of the Berdell bondholders, whose accounts have stood open on account of litigation of all sorts, and on account of the necessity, in many accounts, of having an order of the court before final adjustment. For several years, therefore, the only part of the return at all valuable or useful in any comparison with other roads has been taken from the operating accounts. For the purpose of getting the road into our tables the past years we treated the Berdell bonds as stock, and so stated, because the old stock had no value and its stockholders no control over the property.

This year the New York & New England Railroad Company, made up of the Berdell bondholders, who have converted their bonds into stock, make their first report, but for obvious reasons were not able to make such a report as is desirable, and we are therefore obliged to resort to foot-notes about this property, as usual, as before we treated the Berdell bonds as stock, because the bonds will ultimately be converted into stock, as they are worthless for any other purpose.

As to the miles taken with which to make stock and debt, etc., computations, we first thought of taking only the miles owned which were operated; but believing that the public would be led astray less by taking the whole number of miles in which the company had a vested interest, we took the 336 miles, stating how these miles were made up. A large sum of money was expended on the 75 miles not yet completed, and also in the purchase of the stock of the Hartford, Providence & Fishkill Railroad. You will observe that the property and assets of this company is put down at its cost to the company, calling the Berdell bonds par, and that its liabilities only embrace its direct liabilities as funded. The mortgage debt underlying the Berdell mortgage not being adjusted (say at its face, without interest, \$436,000), is not down, nor is the mortgage debt of the Hartford, Providence & Fishkill of \$2,055,000. When these debts are put upon the books of the Company, the same amount will be added to the cost of the property, and if there were no obstacles in the way, these entries should be made; but there are at present legal and other difficulties in the way, and we can only do the best we can and make the figures we get intelligible. The company appears to be gradually approaching a normal condition, and perhaps by another year will be in condition to make a more valuable return.

When the company first made its return, it left certain questions unanswered. These we filled out in pencil and sent them to the company for their verification, and they sent in reply a letter, a copy of which we enclose. The letter shows that they understand the embarrassments of the situation. We have required answers, as we needed the figures to put in tables. You will observe that the 139 miles operated are taken in computing earnings and expenses per mile, which is as it should be, as it appears to us. * * * * *

Very respectfully yours,

F. M. JOHNSON,
Railroad Commissioner.

(N. Y. & N. E. R. R. Co. to Mass. R. R. Commissioners.)

BOSTON, Dec. 23, 1875.

To the Railroad Commissioners of Massachusetts, Boston, Mass. :

GENTLEMEN—Yours of the 21st of December is received. Your question as to the amount of capital stock paid in “per mile of road owned by the company,” was designedly left without reply.

The title of this company to its property is derived from a mortgage covering not only the 139 miles of road, the figures of whose traffic this company reports, but also 122 miles operated by the trustees of the Hartford, Providence & Fishkill road, and in addition, about 75 miles in an incomplete condition. Upon this latter piece an expenditure of \$3,250,000 in cash has been made by contractors of the old Boston, Hartford & Erie Railroad Company. Consequently all distributions of stock and debt “per mile of road,” or comparison of stock or debt with earnings or expenses, or average of earnings or expenses, per mile of road owned, must of necessity be inaccurate. It seems to us, therefore, that this question, and those of similar character, referred to in your favor of the 21st, had best remain unanswered.

Yours truly,

CHARLES P. CLARK,
General Manager.

REPLY

Of H. L. Goodwin to the answer of the Railroad Commissioners.

To the Joint Standing Committee on Railroads :

GENTLEMEN,—In reply to the answer “of the Railroad Commissioners to certain allegations and to the memorial” of mine which has been referred to you, I would respectfully say :

The commissioners do not deny, but tacitly admit, the truth of the following charges contained in the memorial, namely ;

That the General Assembly, at its session in 1874, refused to accept the report of the railroad commissioners, and that the only reason advanced for the rejection of the report was the fact that the capital stock of the Naugatuck railroad company, and of the New York, New Haven & Hartford railroad company was returned as *all* “actually paid in,” whereas a large proportion of the capital stock of each of said companies had been originally issued as watered capital on which not a dollar had been paid.

* * * * *

That the next year, 1875, the railroad committee reported that “the railroad commissioner’s report ought not to be accepted,” and recommended that “it be returned to the commissioners to be corrected and reported to the next General Assembly.” This recommendation of the committee was adopted, unanimously, and the commissioners’ report was, in consequence, returned to them. * * * That the commissioners have not not corrected a single one of the mis-statements contained in the text of their report, last rejected ; and that while they have had the returns of some of the other companies corrected in comparatively unimportant items, they have neglected and virtually refused to have any of the misrepresentations which were proven before the committee, corrected, with the exception of a single item in the returns of the New Haven & Northampton company, which now admits \$578,000 of watered capital, issued for earnings, although the company had previously reported that “none” had been thus issued.

With the exception of this one correction, all the inaccuracies and

mis-statements which were proven before the committee are repeated in the so-called "revised returns;" and the most of them are also repeated in the returns which accompany the commissioner's report for the present year. The watered capital is still all reported as "actually paid in," although not a dollar has been paid upon it; and this year it is thus reported in compliance with the express instructions issued by the commissioners, (or by a majority of them) who, in issuing such instructions, have virtually assumed to themselves the right to set at naught, and to render null and void, one of the plainest provisions of law contained in the statute book.

The commissioners claim that a report made by the railroad committee of the last legislature, was accepted by the General Assembly, and that by accepting that report, the question "Capital Stock actually paid in?" was construed to mean the amount of full paid capital stock issued, that is, the amount of certificates of stock issued on which no further payment is to be made. And, as evidence that the report was accepted, they refer to the Journals of the Senate and of the House. The memorial does not deny, but admits; that the Journal says that the report was accepted. It says:

"It is true that the Journal represents that the resolution was *amended*, and as amended passed, and the report accepted. But an examination of the original endorsements made by the Clerk of the Senate shows that the resolution was *rejected*, that a substitute was offered and passed; and this view of the transaction is confirmed by the report of the Senate proceedings published in *The Courant*."

Since the memorial was written it has been ascertained that the *Hartford Times*, as well as the *Courant*, in its report of the proceedings of the Senate, says that "the substitute was passed." Here, then, are three different witnesses, (one of them the Clerk of the Senate,) each furnishing evidence that the resolution was not amended, but that a substitute was passed in lieu of the original resolution. This being the case, it follows that the report of the committee was rejected and not accepted; for it is not claimed that any action was had upon the report, by itself, further than to pass upon the resolution, the passage of which was recommended by the report. But admitting, for the sake of the argument, that the report was accepted, even then the legislature of 1875 did not amend or repeal the law passed in 1872. Much less

did it construe, or assume to construe the law. It is not competent for the legislature to construe laws. Had the courts been called upon to declare the meaning of the question—"Capital Stock actually paid in?" they would have had to be governed by the rule laid down in Cooley's Constitutional Limitations, page 57, which reads as follows :

"Whether we are considering an agreement between parties, a statute or a constitution with a view to its interpretation, the thing which we are to seek for is the thought which it expresses. To ascertain this, the resort, in all cases, is to the natural signification of the words employed in the order of grammatical arrangement, in which the framers of the instrument have placed them. If thus regarded, the words embody a definite meaning which involves no absurdity, and no contradiction between different parts of the same writing, then that meaning, apparent on the face of the instrument is the one which *alone* we are at liberty to say was intended to be conveyed. *In that case there is no room for construction. That which the words declare is the meaning of the instrument; and neither courts nor legislature have a right to add or take away from that meaning.*"

But the courts have not been called upon to define the meaning of the law ; and as it is not pretended that the legislature has amended it, it remains in force as originally enacted in 1872.

In regard to the specific allegations contained in a pamphlet, in which the memorial has been printed, the Commissioners do not deny the truth of the following :

"That the Danbury and Norwalk Railroad Company reports its Capital Stock, actually paid in," at \$600,000 ; whereas, for three successive years, including 1874, the officers of the company have made oath that only \$332,100 of its outstanding capital of \$600,000 was actually paid in."

But the Commissioners say :

That "the company does not, *in the sense of the author of pamphlet*, report \$600,000 as having been received in cash for its stock, but rather that the amount of full paid capital stock issued, that is, stock not subject to further assessment, is \$600,000."

By referring to the Commissioners' report, however, it will be seen, on page 158, that this company returns \$600,000 in answer to the question "Capital Stock actually paid in?" and that there is nothing, even in the Commissioner's instructions which accompany this question, to show that the company, in

answering this inquiry, was expected to report the amount of capital stock issued that was not liable to further assessment. On the contrary, the instructions of the Commissioners required the company to include all its watered capital, (or capital stock *not* paid in), in its answer to the question, "Capital Stock actually paid in?"

The next allegations in the pamphlet are:—

(4) That on page 213, of the Commissioner's Report, the New Haven and Northampton Company reports its outstanding capital of \$2,460,000 as all "actually paid in," and yet, on the same page it admits that \$578,000 of its capital was issued for undivided earnings and, consequently, could not have been paid in."

(5) That on page 187 of the Commissioner's Report, the Naugatuck Railroad Company reports its capital stock of \$1,885,900 as all actually paid in; this too, while it also admits that \$591,525 of its capital was issued as watered capital.

To these the commissioners make substantially the same answer that they make to the charge in reference to the Danbury and Norwalk Railroad Company—and then they add:

"It will therefore be seen that none of the allegations, above referred to, have any foundation in fact; and that their only foundation in imagination is in assuming that the last legislature did not define the words "Capital stock actually paid in," to mean the amount of full paid capital stock issued."

The question naturally arises, however, whether the sole defense to these grave charges which the commissioners can make, even in their imaginations, is the bold assumption, (wholly unwarranted by the facts of the case), that the Legislature of 1875, by an act of usurpation, undertook to construe a law passed in 1872.

The next allegation is that:

"On page 188 of the Commissioner's Report the Naugatuck railroad company returns the cost of its road at	-	-	-	\$1,882,765
And the cost of its equipment, at	-	-	-	234,086
Total cost of road and equipment,	-	-	-	\$2,116,851

Which is an over-statement of some \$400,000."

To this the Commissioners answer:

"We suppose this refers to the \$448,828, credited on stock issued on account of increased valuation of road or equipment, or both. It is claimed by the company that prior to the issue of this stock permanent improvements to the road and new equipment had been added, and paid for, out of current earnings, to the full amount, at least, of the sum so credited on this stock." If this is so," (the Commissioners add) "then there was no overstatement of cost." And the Commissioners further add that they "have no reason to doubt" that it is so.

The natural reply to this is, that if \$448,825 of undivided earnings was thus expended, and capital stock issued therefor, then the company should have reported the "amount of capital stock issued for undivided earnings" as \$591,525, instead of \$142,700. And if the Commissioners really believed, as they now profess to believe, that this stock was issued for undivided earnings, and not for an increased valuation of the corporate property, then it was their duty to have the returns of the company corrected in this respect. From the fact that that they did not have the returns corrected it must be inferred that they did not believe that this capital stock had been issued for earnings.

But the doubt, (if any) in regard to this question can easily be set at rest by quoting the testimony of Mr. Wm. D. Bishop, formerly president, and now a director of the Naugatuck Railroad Company. In his examination as a witness before the railroad committee in 1875, he was shown an official circular of the company, issued in 1868, in which it was represented that \$75 per share on the 3,023 shares of capital stock then about to be issued would "belong to the stockholders as an offset for the earnings which have been heretofore used for permanent improvements, &c.," and he was asked "Why the \$226,725 of capital stock thus issued, was not reported as issued for undivided earnings?"

To this he answered, under oath, that "the stock was not issued for earnings; that it was pure water issued for an arbitrary revaluation of the company's property, made in the same manner that a country merchant marks up his goods."

The commissioners do not question the truth of the following allegation.

14. That on page 232 of the Railroad Commissioners' Report, the New York and New England Railroad Company has added to the question, "Capital stock actually paid in?" the words "and *to be paid in* in Berdell bonds," and then reports, as an answer to the question, \$20,000,000. And yet the company admits, on page 233, that the total par value of stock issued is only \$5,695,000.

Nor do they deny that on page 82 of their report they have credited this company with \$20,000,000 of "*paid in capital*" without giving any explanation at all as to the transaction.

In justification of their course they now refer to a correspondence with this company in answer to an inquiry—not as to the amount of capital paid in, but in regard to capital issued and the cost of the road.

The commissioners do not deny that the law requires every railroad company to include in their "total miscellaneous expenses," the "amount paid to other companies in tolls for passenger and freight;" neither do they deny that the New York, New Haven, and Hartford Railroad Company have omitted from the total of their miscellaneous expenses the sum of \$273, 653 paid as tolls to the Harlem Railroad Company.

Neither do the commissioners deny that on page 250 of their report, the total income of the New York, New Haven and Hartford Railroad Company is understated by a corresponding amount, namely, \$273,753. The company, on page 249 of the commissioners report, admit that this amount has been "*deducted from transportation receipts.*" Besides, on page 14 of the last annual report of the directors of the company, made to the stockholders, the "total receipts" are given as \$4,873,276, and not as reported to the commissioners on page 250, item 7, as \$4,599,523.

In regard to this manner of reporting, the commissioners quote from the report of the Railroad Committee of 1875, that "in either way the [net] result would be the same, and that, for all practical purposes, it would make no difference to the stockholders or the public;" and the commissioners add, "this has always been the view taken by the commissioners, both of Massachusetts and Connecticut." They furnish, however, no authority for what they represent to be the

views of the Massachusetts commissioners ; neither do they furnish any evidence to show that, up to the time when they accepted the last report of this company, the Massachusetts commissioners had any knowledge of the fact that the receipts of this company had been understated.

The commissioners do not deny the truth of the other allegations made against this company, namely :

7. On page 243, the New York, New Haven and Hartford Railroad Company reports its outstanding capital as \$15,500,000 as all actually paid in, which is an over-statement of some \$2,500,000.

8. On the same page the company reports its watered stock as "none," notwithstanding some \$2,500,000 of the capital stock of this company was issued in exchange for watered capital.

9. On page 244, the cost of this company's road and equipment is overstated nearly \$2,200,000.

12. On page 250, the company's "total surplus is overstated some \$1,770,000."

But they say, in substance, that in order to ascertain whether or not the allegations are true, it would be necessary to inquire into transactions of the New York and New Haven, and the New Haven and Hartford Railroad companies, had prior to 1872, when the last-named company was merged into, and consolidated with, the New York and New Haven Company, and this they have decided they will not do. As well might a court refuse to determine whether a man owns certain real estate, because that, in order to do so, it would be necessary to examine deeds executed before he was married!

The commissioners say, on page 35 of their report :

We have "added such questions as we judged calculated to elicit the way in which capital stock was paid for, and particularly all forms of watering to which stock may be subjected. *An examination of the accompanying returns will show that this object has been accomplished.*"

An examination of the returns will show that the \$2,500,000 to \$3,000,000 of watered capital stock, issued by the Hartford and New Haven, and the New York and New Haven companies, is nowhere disclosed.

The commissioners, for reasons best known to themselves, omitted the question "Capital stock issued in exchange for watered capital, previously issued by the original companies now consolidated?"

The Commissioners say :

"Most of the allegations, other than those in which the memorialist is contending for his own forms of expression, rather than for facts, have, time and again, been decided against him."

They do not refer to a single decision, other than the one of the question whether, in arriving at the facts in regard to the New York, New Haven, & Hartford Railroad Company the Commissioners would go back of 1872, and examine the accounts of the New York & New Haven and the Hartford, & New Haven Railroad Companies, prior to the merger and consolidation of the two companies. This the Commissioners, in February 1875, decided they would not do; but the General Assembly of the same year overruled their decision, and directed the Joint Standing Committee on Railroads to "ascertain whether, or not, the charges [made against this and other railroad companies, specifically named,] were true." One of the charges being that this company had "reported capital stock as actually paid in, which had been issued in exchange for watered capital previously issued;" and another charge being that the company "had reported the cost of the road far in excess of the cost actually incurred in constructing said road and furnishing its equipments." The committee, in order to carry out their instructions, called upon the New York, New Haven & Hartford Company to produce the books of the original companies, and the books were produced before the committee; but the President of the company having voluntarily admitted the truth of the charges, the books of these companies were not examined by the committee, as otherwise they would have been. In the face of these facts, all of which were fully reported in the newspapers of the day, the Commissioners now have the assurance to say that "the Joint Standing Committee on Railroads sustained the decision of the Commissioners!" Apart from this, the Commissioners point out no decision, do not state where, or when, or by whom any decision was made; nor do they say what questions have been decided.

1. On the other hand, your memorialist would call attention to the following decision made against the Commissioners:

In 1873, the then Commissioners decided that the returns of the Danbury & Norwalk Railroad Company, were incorrect because the watered capital had been reported as "capital actually paid in;" and, in consequence, the returns were sent back to the company to be corrected in this respect; and they were corrected.

2. In 1872, the republican members of the General Assembly refused to nominate Simeon Gallup for reappointment as railroad commissioner—the sole objection urged against his reappointment being that he had been derelict in the discharge of his duty in accepting from the railroad companies incomplete and inaccurate returns.

3. In the same year, the railroad committee reported a bill which provided that the board of railroad commissioners, as it was then organized, be abolished.

4. In 1872, the railroad committee unanimously reported a bill which was passed and became a law, in regard to which—(according to a statement subsequently published under the signature of each of the nine members of the committee)—they say: "a repetition of the evils complained of by Mr. Goodwin" [namely: the incompleteness and the inaccuracy of the returns of the railroad companies] "was effectually guarded against by a stringent law" * * * which "can be found on page 91 of the Public Acts of 1872."

5. In 1873, the railroad committee again reported a bill which provided that the board of railroad commissioners, as it then was organized, should be abolished. This bill was passed by the Senate, but was openly opposed in the House by one of the members from Simsbury, who was an avowed attorney of the New Haven and Northampton railroad company; and, in consequence, it failed to become a law.

6. In 1874, the Senate passed a bill which contained the same provisions—the abolition of the board of railroad commissioners as it was then organized. This bill failed to become a law in consequence of the opposition of an uncle of one of the commissioners—one of the representatives from the town of Haddam.

7. In 1874, the General Assembly refused to accept the

railroad commissioners' report—and the sole reason advanced against its acceptance was that the watered capital of the New York, New Haven and Hartford, and of the Naugatuck railroad companies had all been reported as actually paid in.

8. In 1875, the legislature again refused to accept the commissioners' report on the ground that it was inaccurate and incorrect. Wherein it was inaccurate and incorrect, the committee did not state, but the principal complaints were that the report was incorrect in including the watered capital as part of the paid-in capital, and in over-stating the cost of the New York, New Haven and Hartford road and equipment.

9. In 1875, the General Assembly passed a resolution directing the railroad committee to ascertain whether any railroad company had reported watered capital as capital actually paid in—and also to ascertain and report whether any further legislation was necessary in order to prevent the practice. In passing the resolution the General Assembly evidently condemned the action of the companies in thus reporting their watered capital.

Your memorialist cannot but hope that this committee will not accept the present report of the railroad commissioners and thereby virtually recommend that the decisions made by the legislature in 1874 and 1875 be overruled by the General Assembly of 1876.

In conclusion he will only say, that if the committee has doubts as to the truth of the allegations which he has made, he trusts that they will not decide the case without giving him the opportunity—(asked for on the first day of the hearing)—to prove the truth of the charges by the books of the railroad companies, and by the testimony of their officers and of the railroad commissioners.

H. L. GOODWIN.

EAST HARTFORD, June 15, 1876.

STATE OF CONNECTICUT.

SPECIAL REPORT

OF THE

Railroad Commissioners,

ON THE SUBJECT OF

RAILROAD RETURNS.

MADE TO THE GENERAL ASSEMBLY, MAY SESSION, 1876.

HARTFORD :

THE CASE, LOCKWOOD & BRAINARD Co., PRINTERS,

1876.

State of Connecticut.

OFFICE OF THE RAILROAD COMMISSIONERS.

HARTFORD, May 24th, 1876.

*To the Honorable General Assembly of the State of Connecticut,
May Session A. D. 1876 :*

The Railroad Commissioners ask leave to submit a special report on the subject of railroad returns, as follows:—

On the day preceding its adjournment the last General Assembly passed a resolution directing the Railroad Commissioners to prepare and report to your Honorable Body a form for the annual returns of railroad companies, in place of that now required, giving special attention to making said returns simple, direct, and void of ambiguity.

This action was recommended by the Railroad Committee upon the theory that the inaccuracies in the returns of the companies for 1874 were caused by the difficulty in understanding the form then in use. This impression was to some extent shared by us ; but further experience, examination, and inquiry have satisfied us that the present form is in the main, itself “simple, direct, and void of ambiguity.” The meaning of the question which before caused most discussion was settled by the last General Assembly.

Other questions were added by us which will be found in the returns for 1875, which still further relieve the present form of the indefiniteness supposed to attach to it.

With the view however of complying with the terms of the resolution, we, last September, sent to a number of persons,

competent and interested in the subject, copies of the form of returns, as prepared for the year, with the request for such suggestions as would assist us in preparing such a schedule as called for. But no change whatever was suggested to us.

We could not therefore but conclude that no necessity existed for simplifying the forms in order to get answers. In fact those states in which much attention is given to this matter require far more minute and numerous answers than are required by us; the form recently adopted in Missouri having a third more, and that of Massachusetts double the number.

Again, it is very important that the form when once adopted should not be changed except when experience shows it to be absolutely necessary. The form now in use was carefully prepared by competent gentlemen, and after full examination adopted so recently as 1872, and the companies have but just become accustomed to it, and any complete change would be likely to create confusion and give us incomplete returns for a year or two, at least.

We therefore recommend that the form now in use be retained for the present, and permission given to the Commissioners not only to order such *additions* to the form of the returns as they deem expedient, as is now provided, but also to make such *changes* as they deem expedient.

If however your Honorable Body is of opinion that a new schedule should at this time be adopted, then we beg leave to submit that the demand of the times is not for a schedule less complete than the present, but rather for a system of accounts and reports which shall lay open to the public all the transactions of the railroad companies in their minutest details, and shall require the classifications of accounts to be the same among all the companies.

The Legislature of Massachusetts, by an act approved April 26, 1876, has taken the action believed to be necessary to bring about this result. If any action other than permitting the slight change before suggested is to be taken by you, then we think the same law should be passed by you as by Massachusetts. But the plan proposed is an experiment, and since it is to be tried there with every condition calculated to make

it successful, and as six or seven of our principal companies must necessarily be joined in the experiment, we advise that we await the result of the action there, and then avail ourselves of the experience of our sister State.

The act referred to is as follows:

An Act to secure greater publicity and uniformity in the Accounts of Railroad Corporations:

SEC. 1. The Board of Railroad Commissioners shall, before the first day of September, 1876, prescribe a system upon which the books and accounts of corporations operating railroads, or street railways, shall be kept in a uniform manner.

SEC. 2. It shall be the duty of the Board of Railroad Commissioners, from time to time in each year, to examine the books and accounts of all corporations operating railroads, or street railways, to see that they are kept on the plan prescribed under authority of the preceding section; and statements of the doings and financial condition of the several corporations shall be prepared and published at such times as said board shall deem expedient.

SEC. 3. The Board of Railroad Commissioners is hereby authorized to employ, at a compensation not exceeding twenty-five hundred dollars a year, to be paid as provided in Sections 17 and 18 of Chapter 372, of the acts of the year 1874, a person skilled in the methods of railroad accounting, whose duty it shall be, under the direction of said board, to supervise the methods by which the accounts of corporations operating railroads, or street railways, are kept.

SEC. 4. On the application in writing of a director, or of any person or persons owning one fiftieth part of the entire paid-in capital stock of any corporation operating a railroad, or street railway, or the bonds or other evidences of indebtedness of such corporation equal in amount to one fiftieth part of its paid-in capital stock, the Board of Railroad Commissioners shall make an examination into the books and financial condition of said corporation, and shall cause the same to be published in one or more daily papers in the city of Boston.

SEC. 5. The Board of Railroad Commissioners shall further have, at all times, access to the list of stockholders of every corporation operating a railroad, or street railway, and may, in their discretion, at any time, cause the same to be copied, in whole or in part, for their own information, or for the information of persons owning stock in such corporation.

SEC. 6. A corporation refusing to submit its books to the examination of the Board of Railroad Commissioners, or neglecting to keep its accounts in the method prescribed by said Board under authority of this act, shall be liable to the penalties provided in Section 174 of said Chapter 372 of the acts of the year 1874, in the case of the neglect or refusal to make a report or return.

(Approved April 26, 1876.)

All of which is respectfully submitted.

GEORGE W. ARNOLD,	}	<i>Railroad</i> <i>Commissioners.</i>
GEORGE M. WOODRUFF,		

State of Connecticut.

ELEVENTH
ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

TO THE

General Assembly of the State,

MAY SESSION, A. D. 1876.

PART FIRST.

FIRE AND FIRE AND MARINE COMPANIES.

HARTFORD, CONN.

1876.

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State of Connecticut.

ELEVENTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER.

PART FIRST.

FIRE AND FIRE AND MARINE COMPANIES.

To the General Assembly of the State of Connecticut :

A report of the condition of the Fire and Fire and Marine Insurance Companies chartered by this State, and of the Companies of other States authorized to transact business in this State, is respectfully submitted by the Insurance Commissioner. The report is made for the year ending December 31st, 1875.

Twenty-one Companies of other States were admitted during the year to do business in this State, as appears by the following table:—

Date of Admission.	Name of Company.	Attorneys to accept service.
Jan. 1.	Union M. & F. Galveston, Tex.....	C. C. Kimball, Hartford.
Jan. 29.	Humboldt, Newark, N. J.....	Wm. Wallace, Hartford.
Feb. 3.	Commercial, New York,	V. F. McNeil, Cornwall B'dg
Feb. 15.	Home, Newark, N. J.....	A. W. Day, Hartford
Feb. 27.	New Jersey, F. M. & I. Camden, N. J..	M. B. Scott, “
Mar. 30.	British American, Toronto, Can.	C. C. Kimball. “
May 17.	Guaranty, New York.....	E. F. Chapman, New Hav.
May 19.	Standard, Trenton, N. J.....	C. W. Preston, Hartford
June 2.	Commercial, San Francisco, Cal.	H. B. Harrison, New Hav.
June 7.	Commercial, St. Louis, Mo.....	Geo. S. Lester, “
June 25.	Commonwealth, Boston, Mass.....	B. R. Allen, Hartford
Aug. 26.	Globe, Boston, Mass.....	S. Chapman, Jr., “
Sept. 2.	Paterson, Paterson, N. J.....	Chas. Wilson, New Haven.
Sept. 15.	American, Newark, N. J.....	Chas. Wilson, “
Oct. 6.	Kenton, Covington, Ky.....	S. Chapman, Jr., Hartford.
Oct. 15.	Alliance, Boston, Mass.....	C. W. Preston, Hartford.
Oct. 19.	Pacific, New York.....	L. W. Sperry, New Haven.
Oct. 20.	Arctic, New York,	S. Chapman, Jr., Hartford.
Nov. 2.	Shawmut, Boston, Mass.....	J. D. Browne, “
Nov. 12.	Guardian, London, Eng.....	C. C. Kimball, “
Nov. 18.	Manayunk. Phila. Pa.....	John W. Smith, Waterbury

Eleven of the Companies doing business in this State during the past year withdrew, or were dropped from the list at the close of the year, as follows:

Date of Withdrawal.	Name of Company.
July 8.	Allemannia, Pittsburg, Pennsylvania.
" 29.	Globe, Chicago, Illinois.
Dec. 31.	Home, Columbus, Ohio.
" "	Citizens Mutual, Boston, Mass.
" "	Commercial, St. Louis, Missouri.
" "	Commercial, San Francisco, California.
" "	Clay, Newport, Kentucky.
" "	Franklin, Indianapolis, Indiana.
" "	Mississippi Valley, Memphis, Tennessee.
" "	British American, Toronto, Canada.

The Newport Fire Insurance Company of Rhode Island, re-insured its risks with the Providence Washington of Providence, in May last, and closed business.

The name of the Black River Insurance Company of Watertown, New York, was officially changed at the close of the year to that of the Northern Insurance Company.

The Naugatuck Valley Mutual Fire Insurance Company of this State re-insured its risks prior to the first of January last, and voluntarily abandoned its charter.

The Home Mutual of Stafford organized at the commencement of the year in accordance with the terms of its charter, and its first report indicates a vigorous and successful business.

The Companies transacting business in the State at the close of the year may be classified as follows:—

No.	Companies.	Assets.
13	Stock Companies of Connecticut,.....	\$16,268,455 68
18	Mutual " "	831,487 33
79	Stock " of other States,.....	65,950,562 09
4	Mutual " " "	2,329,639 65
2	Marine " " "	1,903,560 06
12	Foreign Fire Insurance Companies,.....	15,115,338 54
1	Plate Glass Company of New York,.....	114,830 54
1	Steam Boiler Inspection Company, Hartford,	245,847 66
130		\$102,759,721 55

These Companies generally made prompt and full statements of their condition on the 31st day of December last, which are here presented, in the form required by the statute. The statute gives to all fire and fire and marine insurance companies the entire month of January in which to make their annual statements to this office. Those who do not comply with this provision of the law hereafter will be considered as having voluntarily withdrawn from the State, and treated accordingly.

FIRE AND FIRE AND MARINE
INSURANCE COMPANIES OF THIS STATE.

—•••—

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-
MENTS, SHOWING THEIR CONDITION ON THE
31ST DAY OF DECEMBER, 1875.

ANNUAL STATEMENTS.

ÆTNA INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, August 19, 1819.

LUCIUS J. HENDEE, *President.*

JOTHAM GOODNOW, *Secretary*

I. CAPITAL.

Capital actually paid up in cash,..... \$3,000,000 00

II. ASSETS.

Real Estate owned by the Company unencumbered :—

In Hartford, Conn.,.....	\$225,000	
In Cincinnati, O.,.....	65,000	
In Indianapolis, Ia.,.....	65,000	
In Louisville, Ky.,.....	10,000	\$365,000 00
Loans on bond and mortgage, (first liens).....		81,500 00
Interest accrued on bond and mortgage loans,.....		1,014 41
Value of the land mortgaged,.....	\$85,000 00	
Buildings (insured for \$33,000).....	78,000 00	
		<u>\$163,000 00</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. AND STATE STOCKS :—		
United States 5-20's, 6 per c.,.....	\$235,200 00	\$272,832 00
U. S. Currency Bonds, 6 per c.,.....	100,000 00	122,500 00
Alabama, 8 per c.,.....	10,000 00	3,000 00
Canada Dominion, 6 per c.,.....	5,070 69	5,070 69
Connecticut, 6 per c.,.....	100,000 00	105,000 00
New Hampshire, 6 per c.,.....	50,000 00	52,500 00
Rhode Island, 6 per c.,.....	91,000 00	95,550 00
South Carolina, 6 per c.,.....	20,000 00	7,000 00
Tennessee, 6 per c.,.....	21,000 00	12,865 00

	Par Value.	Market Value.
MUNICIPAL BONDS :—		
Norfolk, Conn., 6 per c.,.....	\$25,000 00	\$25,250 00
Norwich, " 7 per c.,.....	100,000 00	105,000 00
Pawtucket, R. I., 7 per c.,.....	100,000 00	105,000 00
Hartford Town, 6 per c.,.....	66,000 00	66,660 00
Bloomington, Ill., 8 per c.,.....	20,000 00	21,000 00
Indianapolis Ind., 7 3-10 per c.,.....	50,000 00	52,500 00
Boston City Water, 6 per c.,.....	50,000 00	54,000 00
Brooklyn City Water, 6 per c.,.....	25,000 00	26,125 00
Buffalo City Water, 7 per c.,.....	50,000 00	52,500 00
Cleveland City, 6 per c.,.....	20,000 00	19,200 00
" " 7 per c.,.....	80,000 00	84,000 00
Chicago City, 7 per c.,.....	50,000 00	52,500 00
Detroit City, 7 per c.,.....	30,000 00	31,500 00
Hartford City, 6 per c.,.....	152,000 00	153,520 00
Jersey City Water, 6 per c.,.....	50,000 00	49,000 00
Minneapolis City, 10 per c.,.....	5,000 00	5,600 00
New Brunswick, (N. J.) City, 7 p. c.,	40,000 00	40,000 00
New York City, 6 per c.,.....	75,000 00	75,000 00
Toledo O., City, 8 per c.,.....	5,000 00	5,000 00
" " " 7 3-10 per c.,.....	8,000 00	8,000 00
Ironton O., City, 8 per c.,.....	10,000 00	10,500 00
Newark, N. J., City, 7 per c.,.....	50,000 00	52,500 00
Pontiac, Ill., City, 10 per c.,.....	12,600 00	12,600 00
Rahway, N. J., City, 7 per c.,.....	25,000 00	25,000 00
Titusville, Penn., Sch. 8 & 10 per c.,	15,000 00	15,000 00
Cincinnati City Water, 7 per c.,.....	50,000 00	53,500 00
Milwaukee City, 7 per c.,.....	6,000 00	6,000 00
West Mid. Sch. Dist., Hart., 7 p. c.,	30,000 00	31,500 00
RAILROAD BONDS :—		
Albany & Susquehanna, 7 per c.,.....	50,000 00	53,000 00
Buffalo, N. Y. & Erie, 1st M. 7 per c.,	53,000 00	47,700 00
" " " 2d M. 7 per c.,	22,000 00	18,700 00
Cleve., Painesville & Ash., 7 per ct.,	100,000 00	105,000 00
Cleveland & Toledo, 7 per c.,.....	85,000 00	91,800 00
Chicago, Burl. & Quincy, 8 per c.,	30,000 00	34,500 00
Chicago & Northwestern, 7 per c.,...	50,000 00	51,000 00
Cin., Hamilton & Day'n, 7 per c.,...	50,000 00	50,000 00
Columbus & Xenia, 7 per c.,.....	50,000 00	51,500 00
Dayton & Western, 6 per c.,.....	20,000 00	18,000 00
Harlem Riv. & Pt. Chest., 7 per c.,	100,000 00	105,000 00
Hartford Prov. & Fish., 7 per c.,....	33,000 00	33,000 00
Indianapolis & Cin., 7 per c.,.....	25,000 00	23,000 00
Joliet & Chicago, 8 per c.,.....	18,000 00	19,800 00
Keokuk & Des Moines, 7 per c.,.....	32,000 00	25,600 00
" " F. I. 8 per c.,	4,500 00	4,500 00
Lake Shore, 7 per c.,.....	10,000 00	10,200 00
Lake Shore & Mich. South, 7 per c.,	12,000 00	12,000 00
Little Miami, 6 per c.,.....	72,000 00	66,960 00
Michigan Central, 2d M. 7 per c.,...	50,000 00	51,000 00

	Par Value.	Market Value.
Mich. S. & N. Ind., 7 per c.,.....	\$25,000 00	\$26,500 00
“ “ 7 per c.,.....	75,000 00	75,750 00
Morris & Essex, 7 per c.,.....	25,000 00	27,750 00
N. J. R. R. & Trans. Co., 6 per c.,...	50,000 00	50,000 00
New York Centr., 6 per c.,.....	75,000 00	76,500 00
N. Y. Cen. & Hudson Riv., 7 per c.,	100,000 00	120,000 00
Pitts., Ft. Wayne & Chic., 7 per c.,	30,000 00	34,800 00
“ “ 7 per c.,	50,000 00	55,000 00
Clev., Col., Cin. & Ind. 7 per c.,....	25,000 00	26,500 00
Morris & Essex First Con., 7 p. c.,	50,000 00	53,000 00

RAILROAD STOCKS:—

Albany & Susquehanna.....	50,000 00	51,000 00
Central Ohio,.....	7,200 00	4,000 00
Cleveland & Pittsburgh,.....	50,000 00	45,000 00
Connecticut River,.....	15,000 00	19,950 00
Dubuque & Sioux City,.....	25,000 00	17,500 00
Joliet & Chicago,	10,000 00	10,000 00
Keokuk & Des Moines preferred,....	26,400 00	7,920 00
“ “ common,....	20,000 00	1,000 00
Lake Shore & Mich. Southern,.....	90,000 00	54,000 00
Michigan Central,.....	62,400 00	36,816 00
Morris & Essex,.....	50,000 00	51,000 00
N. Y. Central & Hudson River,.....	60,000 00	63,000 00
N. Y., New Haven & Hartford,.....	100,000 00	144,000 00
Pittsburgh, Ft. Wayne & Chicago,..	75,000 00	73,500 00

BANK STOCKS:—

New Britain National, N. Britain,...	10,000 00	12,500 00
Farmers & Mech. National. Phila,...	22,000 00	28,600 00
Nat. Bank of Missouri, St. Louis....	20,000 00	15,000 00
Merchants National, “	5,000 00	4,150 00
Merchants, “	5,000 00	1,500 00
Mechanics National, “	20,000 00	19,000 00
Aetna National, Hartford,	20,000 00	26,600 00
American National, “	10,000 00	15,000 00
Charter Oak National, “	30,000 00	40,200 00
City National, “	20,000 00	22,000 00
Conn. River Banking Co., “	7,500 00	9,000 00
National Exchange, “	25,000 00	32,500 00
Farmers & Mech. Nat. “	60,000 00	79,800 00
First National, “	20,000 00	28,000 00
Hartford National, “	80,000 00	128,000 00
Phoenix National, “	60,000 00	96,000 00
State, “	25,000 00	30,000 00
American Exc'ge Nat., N. Y. City,	40,000 00	46,000 00
Nat. Butchers & Drovers, “	12,500 00	17,500 00
National City, “	10,000 00	30,000 00
Nat. Bank of Commerce, “	60,000 00	73,200 00
Nat. Bk. of the Commonw'lth, “	10,000 00	500 00
Hanover National, “	10,000 00	9,000 00
Importers & Traders Nat. “	30,000 00	60,000 00

	Par Value.	Market Value.
Bk. of the Manhattan Co., N. Y. City	\$20,000 00	\$20,600 00
Market National,	20,000 00	24,000 00
Merchants National,	50,000 00	60,000 00
Merchants Exchange Nat.	8,000 00	8,400 00
Mechanics National,	30,000 00	42,000 00
Metropolitan National,	50,000 00	64,500 00
Nassau,	20,000 00	20,600 00
Bank of N. Y., (National.)	40,000 00	52,000 00
Bank of North America,	20,000 00	20,000 00
North River,	10,000 00	8,500 00
Ocean National,	20,000 00	500 00
Phenix National,	10,000 00	10,000 00
Peoples,	10,000 00	14,000 00
Nat. Bk. of the Republic,	20,000 00	18,000 00
Union National Bank,	20,000 00	28,000 00

MISCELLANEOUS :—

Atlantic Dock Co., 7 per c.,.....	25,000 00	26,250 00
Atlantic Mut. Ins. Co.'s Scrip.,.....	23,600 00	23,600 00
Connecticut River Co.,.....	5,000 00	1,000 00
United States Trust Co., N. Y. City,	10,000 00	32,000 00
N. Y. Life Ins., & Trust Co., "	15,000 00	60,000 00
Union Trust Co., "	10,000 00	13,000 00

Total.....\$4,902,370 69 \$5,291,418 69 \$5,291,418 69

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.
Phoenix National Bank, 5 Shares,	\$500	\$800	\$500
Hartford Carpet Co, 42 "	4,200	9,870	3,580
Travelers' Insurance Co. 55 "	5,500	9,905	6,177
N. Y., N. H. & Hart. R. R. Co. 34 "	3,400	4,896	2,270
Quincy, Ill., City Bonds.....	1,000	1,000	1,200
Wabash & Western R. R. Co's Bonds, .	1,000	600	
Tol. Wab. & West. R. R. Co's Bonds, .	1,000	500	

Total.....\$16,600 \$27,571 \$13,727 \$13,727 00

Cash in Company's principal office,.....	6,968 74
Cash deposited in Bank,.....	581,591 00
Interest accrued on collateral loans.....	4,928 51
Net premiums in course of collection.....	446,501 63

Assets of the Company at their actual value,.....\$6,792,649 95

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$45,871 50
Losses reported and unadjusted,.....	167,764 00
Losses resisted,.....	32,250 00

Total,245,885 50

Re-insurance on fire risks, one year or less.....	\$1,021,783 88
Re-insurance on risks more than one year,.....	784,032 19
Re-insurance on inland navigation risks,.....	5,355 55
Amount required to re-insure all outstanding risks,.....	\$1,811,171 62
Due for salaries, printing, &c.....	500 00
Total liabilities, except capital stock,.....	2,057,557 12
Capital stock,.....	3,000,000 00
Surplus beyond capital,.....	1,735,092 86
Total liabilities, including capital and surplus,.....	\$6,792,649 98

IV. INCOME DURING THE YEAR.

	Fire.	Inland.	
Premiums received in cash,.....	\$3,783,736 06	\$173,115 75	
Deduct re-insurance, rebate, abatements and return premiums,.....	203,844 55	34,427,69	
Actual cash premiums,.....	\$3,579,891 51	\$138,688 06	3,718,579 57
From interest on bonds and mortgages,.....			7,093 60
From interest on loans and dividends on stocks and bonds,.....			361,812 57
From Rents,.....			9,525 91
Actual cash income,.....			\$4,097,011 65

V. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Am't paid for losses, including \$284, 267 52 occurring in previous years, \$2,059,298 40	\$113,185 61	\$2,172,484 01	
Cash dividends,.....		720,000 00	
Commissions or brokerage,.....		556,011 45	
Salaries and fees,.....		173,810 81	
Taxes,.....		66,517 92	
All other payments and expenses,.....		183,991 86	
Actual expenditures,.....			\$3,872,816 05

VI. MISCELLANEOUS.

	Fire.	Premiums.
Risks in force having not more than one year to run,.....	\$160,615,048	\$2,043,567 77
Having more than one and not more than three years to run, . . .	81,913,869	1,070,273 62
Having more than three years to run,.....	25,455,423	396,295 21
Amount in force Dec. 31, 1875,.....	\$267,984,340	\$3,510,136 60
	Inland.	Premiums.
Amount in force Dec. 31, 1875,.....	211,166	10,711 1
Premiums received since the organization of the Company.....		70,937,250 93
Losses paid since the Company organized,.....		44,760,389 78
Cash dividends paid stockholders,.....		8,323,365 00
Stock dividends declared, . . .		2,805,000 00
Stock owned by directors at date,.....		329,200 00
Loaned to stockholders not officers,....		57,700 00

Business in Connecticut, in 1875.

Fire risks taken (no inland),.....	\$18,078,454 00
Premiums received on same,.....	195,195 37
Losses paid,.....	120,288 83

ATLAS FIRE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business July 2, 1873.

JOSEPH H. SPRAGUE, *President.*EDWARD B. HUNTINGTON, *Secretary.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$200,000 00
--	--------------

II. ASSETS.

Loans on bond and mortgage, (first liens),.....	\$193,870 00
Interest accrued on bond and mortgage loans,.....	8,108 00
Value of the land mortgaged,.....)	\$561,888 00
Buildings (insured for \$79,800),.....)	

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. AND STATE STOCKS :—		
United States Bonds, 1867,.....	\$10,000 00	\$11,950 00
MUNICIPAL BONDS :—		
Terre Haute City, 8 per c.,.....	25,000 00	25,000 00
Evansville City, 7 per c.,.....	20,000 00	17,000 00
BANK STOCKS :—		
National Exchange, Hartford,.....	30,000 00	39,000 00
Charter Oak National, “.....	12,400 00	16,740 00
Mercantile National, “.....	10,000 00	13,200 00
American National, “.....	7,000 00	10,500 00
Farmers & Mec. Nat., “.....	7,500 00	9,975 00
First National, “.....	5,000 00	7,075 00
Ætna National, “.....	4,800 00	6,336 00
MISCELLANEOUS :—		
U. S. Trust Co.,.....	4,000 00	4,000 00
Connecticut Trast Company,.....	2,000 00	2,000 00
Security Company,.....	2,500 00	2,500 00
Total,.....	\$140,200 00	\$165,276 00
		165,276 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
N. Y., N. H., & Hfd. R. R. Co.,	\$10,000 00	\$13,500 00	\$10,000 00	
Mercantile National Bank,.....	1,000 00	1,250 00	1,000 00	
Delaware & Hudson Canal Co.,	1,400 00	1,610 00	1,500 00	
Ætna Life Insurance Co.,.....	900 00	2,700 00)	2,500 00	
United States Trust Co.,.....	1,200 00	1,200 00)		
Willimantic Linen Co.,.....	1,000 00	2,500 00	1,250 00	
Hartford City Gas Co.,.....	150 00	270 00)		
United States Bond,	100 00	120 00)	500 00	
City Bank,.....	200 00	220 00)		
First National Bank,.....	1,000 00	1,400 00	1,250 00	
Ætna Life Insurance Co.,.....	700 00	2,100 00	1,250 00	
Hartford Bridge Co.,.....	1,600 00	1,600 00	750 00	
Connecticut State Bonds,.....	1,000 00	1,100 00		
U. S. Bond,.....	2,000 00	2,400 00		
American National Bank,.....	1,000 00	1,500 00	7,500 00	
Delaware & Hudson Canal Co.,	2,200 00	2,530 00		
Union Manufacturing Co.,.....	500 00	500 00)		
H. S. Boiler & Insp. Ins. Co.,	600 00	1,200 00	300 00	
Merchants Loan and Trust Co.,	4,000 00	4,000 00	2,500 00	
City of Beardstown, Ill.,.....	500 00	500 00	500 00	
Town of Haddam,.....	500 00	500 00)	2,500 00	
Town of Essex,.....	2,000 00	2,000 00)		
Total,.....	\$33,550 00	\$44,700 00	\$33,300 00	\$33,300 00
Cash in company's principal office,.....				8,698 31
Cash deposited in Bank,.....				39,268 57
Interest accrued on bonds and deposits,.....				632 00
Interest accrued on collateral loans,.....				150 85
Net Premiums in course of collection,.....				62,728 58
Non resident tax, \$635. Premium on Gold, \$39.				674 00
Assets of the Company at their actual value,.....				\$512,706 31
Other items—Office and branch office furniture, \$6,670 91; bills receivable, \$3,791 25.				

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$22,289 49	
Losses reported and unadjusted,.....	41,185 82	
Losses resisted,.....	2,685 60	
Net amount of unpaid losses,.....		\$66,160 91
Re-insurance on fire risks, one year or less, .....\$207,201 39		
Re-insurance on risks more than one year,.....	30,915 66	
Amount required to re-insure all outstanding risks,.....		238,117 05
Total liabilities, except capital stock,.....		\$304,277 96
Capital stock,.....		200,000 00
Surplus beyond capital,.....		8 428 35
Total liabilities, including capital and surplus,.....		\$512,706 31

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$557,473 96	
Deduct re-insurance, rebate, abatements, and return premiums.....	40,366 33	
Actual cash premiums.....		517,107 63
From interest on bonds and mortgages,.....		16,056 47
From interest on loans and dividends on stocks and bonds,.....		13,940 00
From all other sources, (premium on gold and salvage,).....		2,918 28
Actual cash income,.....		\$550,022 38

V. EXPENDITURES DURING THE YEAR.

Am't paid for losses, including \$40,639 72 occur- ring in previous years,.....		\$334,910 66
Cash dividends,.....		24,000 00
Commissions or Brokerage,.....		77,777 98
Salaries and Fees,.....		81,921 52
Taxes,.....		10,179 43
Actual cash expenditures,.....		\$528,789 59

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$23,897,657 00	\$414,402 78
Having more than one and not more than three years to run,.....	1,233,545 00	27,654 21
Having more than three years to run,.....	692,660 00	14,984 90
	\$25,823,862 00	\$457,041 89
Premiums received since the organization of the company,.....		1,168,294 14
Losses paid since the organization of the company,.....		500,209 75
Cash dividends paid stockholders,.....		36,000 00
Stock owned by directors at date,.....		92,000 00
Loaned to officers and directors,.....		12 500 00
Loaned to stockholders, not officers,.....		10,300 00

Business in Connecticut in 1875.

Fire risks taken (no inland).....	\$2,368,188 00
Premiums received on same.....	34,166 15
Losses paid,.....	20,412 19

CITY FIRE INSURANCE COMPANY,

NEW HAVEN, CONN.

Commenced Business October, 1874.

JAMES M. MASON, *President.*FRED J. FELL, *Secretary.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$50,000 00
Capital for which subscribers' notes or other obligations are held,	50,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens) not more than one year's interest due,	9,300 00
Interest accrued on bond and mortgage loans,.....	228 20
Value of the land mortgaged,.....	\$11,500 00
Buildings,.....	4,000 00
	<hr/> \$15,500 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
RAILROAD BONDS:—			
New Haven & North. convertible,.....	\$1,000 00	\$910 00	
“ “ 1st mort,.....	1,000 00	1,040 00	
RAILROAD STOCKS:—			
Chicago, Rock Island & Pacific.....	10,000 00	10,500 00	
N. Y. New Haven & Hartford,.....	800 00	1,160 00	
BANK STOCKS:—			
Second Nat. Bank, New Haven.....	1,300 00	1,911 00	
Merchants Nat. Bank, “	7,150 00	8,794 50	
Yale “ “	6,200 00	7,378 00	
National. “	800 00	1,160 00	
Total,	\$28,250 00	\$32,853 50	\$32,853 50

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
South Side R. R. L. I. bond.	\$1,000 00	\$1,000 00	\$9,500 00	}
Peck Brothers & Co.....	1,800 00	1,800 00		
Am. Needle & Fish Hook Co.,	1,000 00	1,000 00		
Security Insurance Co.,.....	15,000 00	15,000 00		
Total,	\$18,800 00	\$18,800 00	\$9,500 00	\$9,500 00

Cash in Company's principal office,.....	\$500 59
Cash deposited in bank,.....	6,170 84
Interest due and accrued on stocks,.....	525 62
Interest due and accrued on collateral loans,.....	138 53
Net premiums in course of collection.....	2,038 48
Non-Resident State Tax,.....	36 00

Assets of the Company at their actual value,.....	\$61,291 76
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III. LIABILITIES.

Re-insurance on fire risks. one year or less,.....	\$6,737 27
Re-insurance on risks more than one year,.....	135 30
Amount required to re-insure all outstanding risks,.....	6,872 57
Due for salaries, printing, &c.,.....	275 00
Total liabilities, except capital stock,.....	7,147 57
Capital stock,.....	50,000 00
Surplus beyond capital,.....	4,144 19
Total liabilities including capital and surplus,.....	\$61,291 76

IV. INCOME DURING THE YEAR.

	Fire.
Premiums received in cash,.....	\$14,563 16
Deduct re-insurance, rebate, abatements and return premiums,.....	1,114 04
Actual cash premiums,.....	\$13,449 12
From interest on bonds and mortgage.....	569 67
From interest on loans and dividends on stocks and bonds,.....	2,819 60
Actual cash income,.....	\$16,838 39

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses occurring in previous years.....	\$3,584 16
Commissions or brokerage,.....	2,544 63
Salaries and fees,.....	1,120 86
Actual cash expenditures,.....	7,249 65

VI. MISCELLANEOUS.

	Premiums.
Risks in force having not more than one year to run,.....	\$880,363 00
Having more than one and not more than three years to run.....	36,080 00
	\$916,443 00
Premiums received since the organization of the Company,.....	15,034 60
Losses paid since the organization of the Company.....	3,584 16
Stock owned by directors at date,.....	50,000 00
Loaned to officers and directors.....	9,500 00

Business in Connecticut in 1875.

Fire risks taken, (no inland).....	\$1,125,110 00
Premiums received on same,.....	13,449 12
Losses Paid.....	3,584 16

CONNECTICUT FIRE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business July, 1850.

M. BENNETT, JR., *President.*CHARLES R. BURT, *Secretary.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$500,000 00
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II. ASSETS.

Stocks and Bonds owned by the Company.

U. S. AND STATE STOCKS:—	Par Value.	Market Value.
United States 6's, 1881,.....	\$120,000 00	\$145,200 00
United States 5-20's, reg,.....	22,000 00	26,620 00
United States 5-20's 1867,.....	8,000 00	9,680 00
Connecticut, 6 per c.....	30,000 00	31,200 00

MUNICIPAL BONDS:—

New Britian City Water, 7 per c,...	15,000 00	15,750 00
Hartford City, 6 per c.,.....	30,000 00	30,900 00
Hartford School, 7 per c.,.....	3,500 00	3,675 00
Middletown City, 6 per c.,.....	10,000 00	10,000 00
Middletown City, 7 per c.,.....	10,000 00	10,300 00
Toledo Board of Education,.....	10,000 00	10,300 00

RAILROAD BONDS:—

Cincinnati & Ind., 7 per c.,.....	10,000 00	9,200 00
Michigan Central, 7 per c.,.....	20,000 00	20,000 00
Jackson, L. & Saginaw, 8 per c.,.....	40,000 00	40,000 00
Chicago & Iowa, 8 per c.,.....	20,000 00	18,000 00
Bur. & Mo. River in Neb., 8 per c.,	10,000 00	10,000 00
N Y., N. H. & H't'd 7 per c.,.....	40,000 00	42,000 00
Erie Penn. Consolidated,.....	10,000 00	10,000 00

RAILROAD STOCKS:—

Boston & Albany,.....	5,000 00	6,650 00
Pitts., Ft. Wayne & Chicago,.....	10,000 00	9,700 00
N. Y., N. H. & Hartford,.....	50,000 00	72,000 00

	Par Value.	Market Value.	
BANK STOCKS :—			
Importers and Tra. Nat. Bank, N. Y.,	\$23,800 00	\$47,660 00	
Farmers & Mech's Nat. Bk. Hartford.	26,800 00	34,840 00	
National Exchange,	“ 10,000 00	12,000 00	
Hartford National Bank,	“ 30,000 00	48,000 00	
First National Bank,	“ 20,000 00	28,000 00	
Ætna National Bank,	“ 10,000 00	12,700 00	
Phoenix National Bank,	“ 10,700 00	17,120 00	
Charter Oak National Bank,	“ 6,200 00	8,060 00	
MISCELLANEOUS :—			
Tiffin Gas Co.,	25,000 90	25,000 00	
Total,	\$636,000 00	\$764,495 00	\$764,495 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
N. Y. N. H. & Hart. R. R. Co.,	\$20,000 00	\$28,800 00	\$21,500 00	
N. Y. N. H. & Hart. R. R. Co.,	5,000 00	7,200 00	4,000 00	
Total,	\$25,000 00	\$36,000 00	\$25,500 00	\$25,500 00
Cash in Company's principal office,				1,636 40
Cash deposited in Bank,				113,015 03
Net premiums in course of collection,				37,577 92
Assets of the Company at their actual value,				\$942,224 35

III. LIABILITIES.

Losses reported and unadjusted,	\$16,812 00	
Losses resisted,	5,060 00	
Total,		\$21,872 00
Re-insurance on fire risks, one year or less,	\$146,409 78	
Re-insurance on risks more than one year,	27,606 80	
Amount required to re-insure all outstanding risks,		174,016 58
Total liabilities except capital stock,		195,888 58
Capital stock,		500,000 00
Surplus beyond capital,		246,335 77
Total liabilities, including capital and surplus,		\$942,224 35

IV. INCOME DURING THE YEAR.

Premiums received in cash,	\$364,093 67	
Deduct re-insurance, rebate, abatements and return premiums,	39,159 55	
Actual cash premiums,		\$324,934 12
From interest on loans and dividends on stocks and bonds,		56,177 84
Actual cash income,		\$381,111 96

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, including \$20,259 00 occurring in previous years,.....	\$171,583 00	
Deduct salvages, &c.,.....	5,074 17	\$166,508 83
Cash dividends,.....		75,000 00
Commissions or brokerage,.....		48,287 78
Salaries and fees,.....		15,504 78
Taxes,.....		8,610 86
All other payments and expenses,.....		23,883 37
Actual cash expenditures,.....		\$337,795 62

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,	\$22,481,700 00	\$292,819 57
Having more than one and not more than three years, to run,	2,894,600 90	25,118 15
Having more than three years to run,.....	1,690,800 00	15,092 75
	\$27,067,100 00	\$333,030 47
Premiums received since the re-organization of the Company,		1,415,184 22
Losses paid since the Company re-organized,.....		641,855 44
Cash dividends declared since the Company re-commenced business,		165,000 00
Stock owned by directors at date,.....		145,500 00
Amount loaned to directors,.....		25,500 00

Business in Connecticut in 1875.

Fire risks taken (no inland).....	\$3,809,300 00
Premiums received on same,.....	36,972 52
Losses paid,.....	27,145 73

FAIRFIELD FIRE INSURANCE COMPANY.

SOUTH NORWALK, CONN.

Commenced Business May, 1870.

WINFIELD S. HANFORD, *President.*HENRY R. TURNER, *Secretary.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$200,000 00
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II. ASSETS.

Real Estate owned by the Company unencumbered :—

South Norwalk, Conn.,.....	\$30,510 00
Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	132,350 00
Loans on bond and mortgage, (first liens) more than one year's interest due,.....	15,050 00
Interest due and accrued on bond and mortgage loans,.....	4,057 58
Value of the land mortgaged,.....	\$136,050 00
Buildings (insured for \$103,700).....	173,250 00
	<u>\$309,300 00</u>

Stocks and Bonds owned by the Company.

Par Value. Market Value.

MUNICIPAL BONDS:—

Fairfield County,.....	\$20,000 00	\$21,200 00	
Town of Norwalk,.....	3,000 00	3,000 00	
City of St. Joseph, Mo.,.....	6,000 00	6,300 00	
Total.....	<u>\$29,000 00</u>	<u>\$30,500 00</u>	\$30,500 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.
First National, So. Norwalk,...	\$1,000 00	\$1,100 00	\$1,000 00
National Bank, Norwalk,.....	1,200 00	1,320 00)	2,250 00
Norwalk Lock Co.,.....	1,200 00	1,620 00)	
Man'frs & Merch. Bank, N. Y.	5,000 00	2,000 00)	
First Nat. Bank, So. Norwalk,.	1,000 00	1,100 00	3,846 91
Fairfield County bond,.....	1,000 00	1,060 00)	
Norwalk St'm. Freighting Co.,.	600 00	420 00	100 00
B'dway & 7th Av. R. R., N. Y.,	2,500 00	2,500 00)	2,250 00
Park Fire Insurance Co.....	1,000 00	1,500 00)	

	Par Value.	Market Value.	Amount Loaned.	
Park Av. R. R., Brooklyn,.....	\$2,000 00	\$2,000 00	\$4,100 00	
Cameron Coal Co.....	2,500 00	2,050 00		
Nat. But's & Drov's Bk., N. Y.,	250 00	325 00		
Relief Fire Ins. Co., N. Y.,.....	750 00	750 00		
Resolute Fire Ins. Co., N. Y.,	500 00	400 00		
City of New Orleans bonds,....	4,000 00	1,400 00	1,000 00	
Brooklyn City R. R.,.....	4,000 00	6,000 00	4,000 00	
Pd-up pol. Mut.L. Ins. Co.N.Y.			1,800 00	
Norwalk Lock Co.,.....	6,000 00	8,100 00	3,450 00	
Total,.....	\$34,500 00	\$33,645 00	\$23,796 91	\$23,796 91
Loan City of South Norwalk,.....				6,070 51
All other loans,.....				1,522 22
Cash in Company's principal office,.....				5,462 34
Cash deposited in Bank,.....				52,602 98
Interest accrued on bonds,.....				15 00
Interest accrued on collateral loans and bank deposits,.....				357 32
Net Premiums in course of collection,.....				21,830 58
Rents,.....				187 50
Non resident tax,.....				840 00
Assets of the Company at their actual value,.....				\$325,152 94

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$1,918 47	
Losses reported and unadjusted,.....	12,775 80	
Losses resisted,.....	500 00	
Total,.....		\$15,194 27
Re-insurance on fire risks, one year or less,.....	48,931 45	
Re-insurance on risks more than one year,.....	16,977 42	
Amount required to re-insure all outstanding risks,.....		65,908 87
Salaries, advertising, &c.,.....		1,500 00
Total liabilities, except capital stock,.....		\$82,603 14
Capital stock,.....		200,000 00
Surplus beyond capital,.....		42,549 80
Total liabilities, including capital and surplus,.....		\$325,152 94

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$183,279 94	
Deduct re-insurance, rebate, abatements, and return premiums,.....	16,614 35	
Actual cash premiums,.....		\$166,665 59
From interest on bonds and mortgages, and stocks and bonds,....		8,191 14
From interest on loans and dividends on stocks and bonds,.....		6,417 66
From Rents, \$675 ; brokerage, 2,226 43 :.....		2,901 43
Actual cash income,.....		\$184,175 82

V. EXPENDITURES DURING THE YEAR.

Am't paid for losses, (including \$14,711.43 occurring in previous years.).....	\$94,507 57	
Deduct salvages &c.,.....	3,271 60	
		\$91,235 97
Cash dividends,.....		30,000 00
Commissions or brokerage,.....		26,528 31
Salaries and Fees,.....		9,817 53
Taxes,.....		2,986 44
All other payments and expenses,.....		9,353 08
Actual cash expenditures,.....		\$169,921 33

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$6,582 366 00	\$97,862 91
Having more than one and not more than three years to run,.....	1,665,092 00	19,818 12
Having more than three years to run,.....	362,765 00	5,020 45
	\$8,610,223 00	\$122,701 48
Premiums received since the organization of the company,.....		731,091 15
Losses paid since the organization of the company,.....		431,917 47
Cash dividends paid stockholders,.....		88,000 00
Stock owned by directors at date,.....		88,500 00
Loaned to officers and directors,.....		23,171 91
Loaned to stockholders, not officers,.....		19,650 00

Business in Connecticut in 1875.

Fire risks taken (no inland),.....	\$1,921,984 00
Premiums received on same,.....	23,068 84
Losses paid,.....	7,931 70

HARTFORD FIRE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business August, 1810.

GEORGE L. CHASE, *President.*J. D. BROWNE, *Secretary.*C. C. LYMAN, *Assistant Secretary.*

I. CAPITAL.

Capital actually paid up in cash, \$1,000,000 00

II. ASSETS.

Real Estate owned by the Company unencumbered :—

In Hartford, Conn.,..... \$243,175 60

In Chicago, Ill.,..... 55,000 00 \$398,175 60

Loans on bond and mortgage (first liens)..... 751,750 00

Interest accrued on bond and mortgage loans,..... 28,056 56

Value of the land mortgaged,..... 1,000,000 00

Buildings (insured for \$806,500)..... 861,500 00

\$1,861,500 00

Stocks and Bonds owned by the Company.

U. S. AND STATE STOCKS :—

U. S. registered 1881, 6 per c.,..... \$55,800 00 \$66,681 00

Tennessee, 6 per c.,..... 33,000 00 14,850 00

Alabama, 8 per c.,..... 10,000 00 3,000 00

South Carolina, (old issue)..... 20,000 00 7,600 00

MUNICIPAL BONDS :—

Memphis City, 6 per c.,..... 1,000 00 1,000 00

Toledo City, Water, 8 per c.,..... 5,000 00 5,000 00

Watertown, Town, 7 per c.,..... 3,500 00 3,500 00

New Brunswick, (N. J.) City, 7 p. c. 25,000 00 25,000 00

Pawtucket, R. I., Town, 7 per c.,.. 75,000 00 78,750 00

Chicago City Certificates, 6 per c.,.. 50,043 81

RAILROAD BONDS :—

Harlem Riv. & Pt. Chester, 7 p. c.. 50,000 00 55,000 00

Hartford, Prov. & Fish., 7 per c.... 50,000 00 50,250 00

New York Central, 7 per c.,..... 10,000 00 10,350 00

RAILROAD STOCKS :—

Connecticut River,..... 2,000 00 2,650 00

N. Y., N. H. & Hartford,..... 70,000 00 101,850 00

Hannibal & St. Joseph,..... 20,000 00 4,300 00

Lake Shore & Michigan Southern, . 20,000 00 12,000 00

		Par Value.	Market Value.	
BANK STOCKS :—				
Hartford National,	Hartford,	\$51,100 00	\$82,782 00	
Phoenix,	"	46,700 00	76,588 00	
Connecticut River,	"	5,000 00	6,250 00	
American National,	"	15,000 00	22,500 00	
Charter Oak	"	20,000 00	27,000 00	
Farmers and Mech's Nat.	"	26,000 00	35,100 00	
Mercantile National,	"	15,000 00	19,950 00	
First,	"	17,200 00	24,166 00	
Ætna	"	31,500 00	41,895 00	
City	"	20,800 00	22,984 00	
American Exchange Nat. New York		20,000 00	23,200 00	
National Bank of Commerce,	"	20,000 00	24,400 00	
Importers and Trad's Nat.	"	30,000 00	39,250 00	
Bank of America,	"	30,000 00	45,900 00	
Manhattan Company,	"	10,000 00	15,200 00	
Merchants National,	"	25,000 00	30,750 00	
Ocean	"	10,000 00	2,500 00	
Union	"	10,000 00	14,000 00	
Bank of North America,	"	10,000 00	10,100 00	
Metropolitan National,	"	30,000 00	39,000 00	
Fourth	"	20,000 00	19,100 00	
Blackstone National,	Boston,	14,100 00	16,673 25	
Nat. Bank of Commerce,	"	4,300 00	4,902 00	
Second National,	"	10,900 00	15,260 00	
Hide and Leather National,	"	2,400 00	2,616 00	
Atlantic,	"	3,900 00	5,294 25	
First	"	10,000 00	20,400 00	
Boylston	"	12,500 00	16,656 25	
Nat. Bank of Missouri, St. Louis,		20,000 00	16,000 00	
Merchants, (in liquidation)	"	10,000 00	3,500 00	
Union National, Albany,		6,200 00	7,750 00	
Montreal, Montreal,		30,000 00	61,359 00	
Ontario, Bowmansville,		13,000 00	15,424 50	
MISCELLANEOUS :—				
Conn. Trust and Safe Deposit Co.,		5,000 00	5,000 00	
Connecticut River Co.,		12,000 00	3,000 00	
Total,		\$1,067,900 00	\$1,328,275 06	\$1,328,275 06
Cash in Company's principal office,				582 50
Cash deposited in Bank,				230,610 34
Interest accrued on stocks,				16,583 80
Net premiums in course of collection,				241,968 07
Rents,				2,272 70
Non-resident tax,				7,660 25
Assets of the Company at their actual value,				\$3,005,934 88

III. LIABILITIES.

Losses reported and unadjusted,	\$205,634 68	
Losses resisted,	21,965 19	
Total,		\$227,599 87

Re-insurance on fire risks, one year or less,	\$626,131 23	
Re-insurance on risks more than one year,	357,789 27	
Amount required to re-insure all outstanding risks,		983,920 50
Cash dividends remaining unpaid,		3,345 00
Total liabilities, except capital stock,	\$1,214,865 37	
Capital Stock,	1,000,000 00	
Surplus beyond capital,	791,069 51	
Total liabilities including capital and surplus,	\$3,005,934 88	

IV. INCOME DURING THE YEAR.

Premiums received in cash,	\$2,060,918 44	
Deduct re-insurance, rebate, abatements, and re- turn premiums,	147,511 83	
Actual cash premiums,		\$1,913,406 61
From interest on bonds and mortgages,		49,285 53
From interest on loans and dividends on stocks and bonds,		90,917 81
From Rents,		10,230 93
Premium on gold,		2,883 54
Actual cash income,		\$2,066,724 42

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, including \$163,630 23 occurring in pre- vious years,		\$998,379 26
Cash dividends,		198,160 00
Commission or brokerage,		278,231 55
Salaries and fees,		119,133 16
Taxes,		43,145 72
All other payments and expenses,		108,220 26
Actual cash expenditures,		\$1,745,269 95

VI. MISCELLANEOUS.

		Premiums.
Risks in force not having more than one year to run,	\$97,975,877 00	\$1,252,262 45
Having more than and not more than three years to run,	27,993,107 00	357,789 27
Having more than three years to run,	13,996,555 00	178,894 64
	\$139,965,539 00	\$1,788,946 36
Premiums received since the organization of the Company,	29,332 240 27	
Losses paid since the organization of the Company,	19,276,967 43	
Cash dividends paid stockholders,	2,913,100 00	
Stock owned by directors at date,	258,700 00	
Stock dividends declared,	700,000 00	

Business in Connecticut in 1875.

Fire risks taken (no inland),	9,250,083 00
Premiums received on same,	102,745 37
Losses paid,	40,885 00

MERIDEN FIRE INSURANCE COMPANY,

MERIDEN, CONN.

Commenced Business February, 1872.

L. W. CLARKE, *President.*E. B. COWLES, *Secretary.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$200,000 00
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II. ASSETS.

Loans on bond and mortgage,.....	\$4,700 00
Interest accrued on bond and mortgage loan,.....	25 20
Value of the land mortgaged,.....	\$6,000 00
Buildings,	6,900 00
	<hr/>
	\$12,000 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value:
U. S. AND STATE STOCKS :—		
U. S. reg. bonds, 5-20's 1867,.....	\$30,000 00	\$35,850 00
U. S. reg. bonds, 5-20's 1881,.....	5,000 00	5,975 00
MUNICIPAL BONDS :—		
Meriden City Water,.....	5,000 00	5,250 00
RAILROAD BONDS :—		
Harlem River & Portchester,.....	15,000 00	16,800 00
New Haven & Northampton,.....	8,000 00	7,360 00
Danbury & Norwalk,.....	9,500 00	9,975 00
Chicago & Rock Island,.....	2,000 00	2,225 00
BANK STOCKS :—		
First National, Meriden,.....	16,700 00	19,205 00
Home “ “	19,800 00	23,760 00
Meriden “ “	8,900 00	10,680 00
Fourth “ N. Y. City,.....	1,500 00	1,470 00
German American, “	1,300 00	1,105 00
Ninth National, “	3,000 00	2,550 00
American Exchange, “	5,000 00	5,800 00
Nassau, “	2,000 00	2,080 00
St. Nicholas Nat. “	5,000 00	5,500 00
Hanover National, “	2,000 00	1,740 00
New Haven County, New Haven,....	10,000 00	15,000 00
Yale National, “	6,000 00	7,200 00
New Britain,.....	4,500 00	6,075 00

Par Value. Market Value.

MISCELLANEOUS:—

New York, N. H. & H. R. R.,.....	\$5,000 00	\$7,250 00	
Meriden Gas Co., Meriden, Conn.,..	9,000 00	9,000 00	
Total,	\$174,200 00	\$201,850 00	\$201,850 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
Meriden Britannia Company,	\$2,500 00	\$7,500 00	\$4,500 00	
Adams Express Co.,.....	1,200 00	1,224 00	900 00	
Ætna Insurance Co.,.....	1,400 00	2,800 00	1,100 00	
Home Nat. Bank, Meriden,	600 00	720 00	800 00	
Meriden " "	200 00	240 00		
Home " "	900 00	1,080 00	1,100 00	
Meriden " "	200 00	240 00		
Home " "	500 00	600 00	450 00	
Home " "	1,000 00	1,200 00	900 00	
First " "	6,500 00	7,800 00	1,000 00	
First " "	900 00	1,080 00	100 00	
Meriden Britannia Co.,.....	3,000 00	27,000 00	9,000 00	
First Nat. Bank, Meriden,...	1,000 00	1,200 00	900 00	
Meriden Cutlery Co.,.....	17,400 00	17,400 00	9,000 00	
American Express,.....	3,500 00	1,960 00	2,250 00	
Meriden Cutlery Co.,.....	1,825 00	1,825 00		
Ed. Miller & Co., "	2,000 00	3,000 00	1,800 00	
Meriden Britannia Co.,.....	9,000 00	27,000 00	9,000 00	
Home Nat. Bank, Meriden,.	1,000 00	1,200 00	500 00	
" " "	2,000 00	2,400 00	1,800 00	
" " "	1,500 00	1,800 00	1,500 00	
" " "	500 00	600 00	500 00	
" " "	1,000 00	1,200 00	900 00	
Meriden Britannia Co.,.....	1,000 00	3,000 00	1,000 00	
Grilley & Co., New Haven,...	4,000 00	4,000 00	1,800 00	
Pultz & Wakley Co. South'ton	8,650 00	8,650 00	4,500 00	
Meriden Cutlery Co.,.....	8,375 00	8,375 00	9,000 00	
Norwich & N. Y. Trans. Co.,	3,750 00	1,800 00		
G. F. Warner & Co. N. H'n.,.	2,500 00	2,500 00	3,150 00	
1st mrt. \$2,800 as'nd to Co.,	2,800 00	2,800 00		
Total,	\$ 96,700 00	\$142,194 00	67,450 00	\$67,450 00
Cash in Company's principal office,.....			1,738 75	
Cash deposited in Bank,.....			35,906 80	
Interest accrued on stocks,.....			225 00	
Interest accrued on collateral loans,.....			944 20	
Net premiums in course of collection,.....			15,900 00	
Non-resident state tax,.....			295 00	
Assets of the Company at their actual value,.....				\$329,085 05

III. LIABILITIES.

Losses reported and unadjusted,.....	\$8,416 28	
Losses in process of adjustment,.....	16,352 20	
Total,.....	\$24,768 48	
Deduct re-insurance,.....	1,733 33	\$23,035 15
Re-insurance on fire risks, one year or less,.....	\$62,131 50	
Re-insurance on risks more than one year,.....	10,837 52	
Amount required to re-insure all outstanding risks		72,969 02
Total liabilities, except capital stock,.....		\$96,004 17
Capital stock,.....		200,000 00
Surplus beyond capital.		33,030 88
Total liabilities, including capital and surplus,.....		\$329,035 05

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$175,334 47	
Deduct re-insurance, rebate, abatements and return premiums,.....	24,657 20	
Actual cash premiums,.....		\$150,677 27
From interest on bonds and mortgages,.....		622 42
From interest on stocks and bonds and stock loans,.....		22,638 87
Income received on Brokerage,.....		600 00
Actual cash income,.....		\$174,533 56

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, including \$10,800 84 occur- ring in previous years,.....	\$91,084 15	
Deduct re-insurance in other Companies,.....	7,279 50	83,804 65
Cash dividends,.....		28,000 00
Commissions or brokerage,.....		24,099 75
Salaries and fees,.....		9,300 00
Taxes,.....		3,380 76
All other payments and expenses,.....		11,399 79
Actual cash expenditures,.....		\$159,934 95

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$7,655,012 00	\$124,263 60
Having more than one and not more than three years to run,.....	1,204,541 00	15,076 16
Having more than three years to run,.....	397,852 00	7,012 97
	\$9,257,405 00	\$146,352 73

Premiums received since the organization of the Company,.....	\$540,389 91
Losses paid since the organization of the Company,.....	242,226 98
Cash dividends paid stockholders,.....	52,000 00
Stock owned by directors at date,.....	81,800 00
Loaned to officers and directors,.....	44,150 00
Loaned to stockholders, not officers,.....	28,000 00

Business in Connecticut in 1875.

Fire risk taken, (no inland).....	\$1,968,408 00
Premiums received on same,.....	30,319 79
Losses paid,.....	22,472 11

NATIONAL FIRE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, December 1, 1871.

MARK HOWARD, *President.*JAMES NICHOLS, *Secretary.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$ 500,000 00
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II. ASSETS.

Loans on bond and mortgage, (first liens).....	395,300 00
Interest due and accrued on bond and mortgage loans,.....	11,044 80
Value of the land mortgaged,.....	\$729,484 00
Buildings (insured for \$293,867).....	485,726 00
	<u>\$1,215,210 00</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
STATE STOCKS:—		
Connecticut,.....	\$10,000 00	\$10,200 00
MUNICIPAL BONDS:—		
Hartford Town,.....	10,000 00	10,000 00
Hartford City, (capitol).....	35,000 00	37,450 00
Hartford City, Railroad and Water,.	16,000 00	16,320 00
New Britain City,.....	6,000 00	6,240 00
Portland City,.....	10,000 00	10,000 00
Rochester City,.....	15,000 00	15,900 00
Detroit City,.....	10,000 00	10,600 00
RAILROAD BONDS:—		
Hart., Prov. & Fish., 1st Mortgage..	27,000 00	27,000 00
Har. Riv. & Port Chest. 1st Mort....	25,000 00	27,000 00

	Par Value.	Market Value.	
RAILROAD STOCKS:—			
New York, New Haven & Hartford,..	\$40,000 00	\$60,000 00	
Pittsburg, Ft. Wayne & Chicago,.....	10,000 00	9,800 00	
New York Central & Hudson River,.	10,000 00	10,600 00	
Lake Shore & Michigan Southern....	10,000 00	6,000 00	
BANK STOCKS:—			
Nat. Mechanics Bk'g Assoc'n, N. Y.	5,000 00	4,500 00	
Metropolitan National Bank, N. Y.,.	10,000 00	13,300 00	
Central " "	5,000 00	5,100 00	
Farmers & Mech. Nat. Bk., Hart....	20,000 00	27,000 00	
Charter Oak " "	10,000 00	13,400 00	
Phoenix " "	30,000 00	48,600 00	
Ætna " "	21,500 00	28,380 00	
City " "	5,000 00	5,450 00	
Hartford " "	30,000 00	48,600 00	
Mercantile " "	5,000 00	6,550 00	
National Exchange " "	10,000 00	13,000 00	
National Bank of Republic, Boston,.	7,500 00	9,375 00	
Boston National Bank, Boston,.....	7,000 00	8,330 00	
Merchants Bank, St. Louis,.....	875 00	500 00	
Total.....	\$400,875 00	\$489,195 00	489,195 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
Indianapolis & Cin. R. R.,..	\$6,000 00	\$5,400 00)		
Milwaukee & St. Paul,	6,000 00	5,100 00)	\$8,340 35	
Lake Erie, Wab. & St. Louis,	1,000 00	800 00)		
N. Y., N. H. & Hart. R. R.,	1,000 00	1,500 00)		
First Nat. Bank, Hartford,...	1,000 00	1,400 00)	2,500 00	
Weed Sewing Machine Co.,.	925 00	832 50)		
Hartford National Bank,.....	500 00	810 00	600 00	
Total,.....	\$16,425 00	\$15,842 50	\$11,440 35	\$11,440 35
Cash deposited in Bank,.....				62,132 04
Interest due on bonds,.....				4,889 15
Interest accrued on collateral loans,.....				200 31
Net premiums in course of collection,.....				29,000 00
Assets of the Company at their actual value,.....				\$1,003,201 65

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$13,760 17
Losses reported and unadjusted,.....	17,995 56
Losses resisted,.....	5,779 38
Total,	37,535 11
Deduct re-insurance thereon,.....	1,200 00
	<u>\$36,335 11</u>

Re-insurance on fire risks, one year or less.....	\$148,500 10
Re-insurance on risks more than one year,.....	62,275 16
Amount required to re-insure all outstanding risks,.....	\$210,775 26
Total liabilities, except capital stock,.....	247,110 37
Capital stock,.....	500,000 00
Surplus beyond capital,.....	256,091 28
Total liabilities, including capital and surplus,.....	\$1,003,201 65

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$385,956 16
Deduct re-insurance, rebate, abatements and return premiums,	31,310 05
Actual cash premiums,.....	\$354,646 11
From interest on bonds and mortgages,.....	35,206 14
From interest on loans and dividends on stocks and bonds,.....	36,068 66
Actual cash income,.....	\$425,920 91

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$21,339.37 occur- ring in previous years,).....	\$178,670 51
Cash dividends,.....	90,000 00
Commissions or brokerage,.....	52,739 08
Salaries and fees,.....	26,276 67
Taxes,.....	9,404 67
All other payments and expenses,.....	20,100 42
Actual expenditures,.....	\$377,191 35

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$23,023,806	\$315,451 08
Having more than one and not more than three years to run,	5,277,130	70,163 55
Having more than three years to run,.....	1,749,215	25,716 26
	\$30,050,151	\$411,330 89
Premiums received since the organization of the Company.....		1,634,704 68
Losses paid since the Company organized,.....		719,236 99
Cash dividends paid stockholders,.....		230,000 00
Stock owned by directors at date,.....		122,700 00
Loaned to stockholders not officers,.....		11,440 35

Business in Connecticut, in 1875.

Fire risks taken (no inland,).....	\$3,015,238 00
Premiums received on same,.....	36,618 68
Losses paid,.....	23,489 18

NORWALK FIRE INSURANCE COMPANY,

NORWALK, CONN.

Commenced Business May 12th, 1860.

WILLIAM C. STREET, *President*.GEO. R. COWLES, *Secretary*.

I. CAPITAL.

Capital actually paid up in cash,.....	\$50,000 00
Capital for which subscribers' notes or other obligations are held,	50,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	\$2,200 00
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Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. STOCKS :—			
U. S. Reg. bonds, (act. Mar. 3d 1875)	\$20,000 00	\$24,000 00	
RAILROAD BONDS :—			
Danbury & Norwalk,.....	1,000 00	1,000 00	
BANK STOCKS :—			
German American National, N. Y.,...	1,500 00	1,200 00	
4th National, N. Y.,.....	4,000 00	3,760 00	
Fairfield County National,.....	1,000 00	1,180 00	
Total,.....	\$27,500 00	\$31,140 00	\$31,140 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.
Norwalk Mills,.....	\$150 00	\$360 00	\$300 00
Danbury National Bank,.....	300 00	390 00	300 00
National Bank of Norwalk,.....	300 00	330 00	300 00
Danbury & Norwalk R. R.,.....	250 00	200 00	150 00
Danbury & Norwalk R. R., bonds	3,000 00	3,000 00	2,400 00
National Bank of Norwalk,.....	900 00	990 00	750 00
Danbury & Norwalk R. R.,.....	200 00	160 00	150 00
Union Manuf'g Co.,.....	750 00	3,000 00	2,400 00
National Bank of Norwalk,.....	200 00	220 00	150 00
Norwalk Gas Light Co.,.....	2,500 00	2,750 00	1,500 00
Cin. Sand. & Clev. R. R., bonds	500 00	500 00	600 00
Stanford National Bank,.....	360 00	600 00	
Danbury & Norwalk R. R.,.....	800 00	640 00	1,500 00
American Exchange Bank,.....	3,000 00	3,435 00	
The Lounsbury & Bissell Co.,...	3,750 00	4,500 00	2,500 00
Total,.....	\$17,260 00	\$21,075 00	\$13,000 00

All other Loans,.....	\$32,686 00
Cash in company's principal office,.....	1,559 84
Cash deposited in Bank,.....	976 32
Interest accrued on bonds and deposits,.....	1,296 25
Interest accrued on collateral loans,.....	5,346 00
Net Premiums in course of collection,.....	648 75
	<hr/>
Assets of the Company at their actual value,.....	\$88,853 16

III. LIABILITIES.

Net amount of unpaid losses,.....	\$700 00
Re-insurance on fire risks, one year or less,	\$7,326 40
Re-insurance on risks more than one year,.....	5,265 20
	<hr/>
Amount required to re-insure all outstanding risks,.....	12,591 60
	<hr/>
Total liabilities, except capital stock,.....	\$13,291 60
Capital stock,.....	50,000 00
Surplus beyond capital,.....	25,561 56
	<hr/>
Total liabilities, including capital and surplus,.....	\$88,853 16

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$21,464 52
Deduct re-insurance, rebate, abatements and return premiums,.....	3,459 01
	<hr/>
Actual cash premiums,.....	18,005 51
From interest on loans and dividends on stocks and bonds,.....	5,218 77
	<hr/>
Actual cash income,.....	\$23,224 28

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$4,751 61 occurring in previous years,).....	\$13,205 75
Deduct salvages &c.,.....	2,851 15
	<hr/>
Cash dividends,.....	\$10,354 60
	5,000 00
Commissions or brokerage,.....	2,501 57
Salaries and fees,.....	1,587 50
All other payments and expenses,.....	620 40
	<hr/>
Actual cash expenditures,.....	\$20,064 07

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$1,101,216 00	\$14,652 80
Having more than one and not more than three years to run,.....	710,312 00	9,163 75
Having more than three years to run,	177,775 00	2,184 95
	<hr/>	<hr/>
	\$1,989,303 00	\$26,001 50

Premiums received since the organization of the company,.....	\$187,686 71
Losses paid since the organization of the company,.....	88,280 26
Cash dividends paid stockholders,.....	40,200 00
Stock owned by directors at date,.....	44,000 00
Loaned to officers and directors,.....	23,400 00
Loaned to stockholders, not officers,.....	16,950 00

Business in Connecticut in 1875.

All the business of the company is in the State of Connecticut.

ORIENT INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business January, 1872.

S. C. PRESTON, *President.*

GEORGE W. LESTER, *Secretary.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$100,000 00
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II. ASSETS.

Loans on bond and mortgage, (first liens) not more than one year's interest due,	\$142,167 00
Interest due and accrued on bond and mortgage loans,.....	3,470 99
Value of Buildings (insured for \$136,800) \$335,090 00	

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
MUNICIPAL BONDS:—		
West Middle School District. Hart.,	\$10,000 00	\$11,000 00
Fifth School District. East Windsor,	10,000 00	10,500 00
Town of Norwich, Conn.,.....	60,000 00	66,000 00
Town of Pawtucket, R. I.,.....	25,000 00	27,500 00
RAILROAD BONDS:—		
Indiana Central,.....	10,000 00	10,000 00
Indianapolis & Cincinnati,.....	11,000 00	9,680 00
Hartford Providence & Fishkill,....	50,000 00	50,250 00
RAILROAD STOCKS:—		
N. Y., N. H. & Hartford,.....	34,700 00	50,315 00
Albany & Susquehannah,.....	10,000 00	10,200 00
Cleveland & Pittsburg,.....	20,000 00	18,000 00

	Par Value.	Market Value.
BANK STOCKS:—		
American National Hartford,.....	25,200 00	\$37,800 00
Ætna " " 	12,000 00	15,840 00
Charter Oak " " 	13,000 00	17,550 00
Farmers & Mec. Nat., " 	13,400 00	18,090 00
Mercantile National " 	11,900 00	15,708 00
Phoenix " " 	6,200 00	10,044 00
Exchange " " 	4,100 00	5,330 00
City " " 	10,990 00	11,990 00
First " " 	10,000 00	14,000 00
Hartford " " 	22,400 00	36,288 00
Metropolitan " New York,.....	10,000 00	12,800 00
Fourth " " 	10,000 00	9,500 00
MISCELLANEOUS:—		
Atlantic Dock Co.,.....	9,000 00	9,225 00
Conn. Trust & Safe D. Co., Hart.,..	10,000 00	10,000 00
Total,.....	\$408,800 00	\$487,610 00

<i>Loans on Collateral.</i>			
	Par Value.	Market Value.	Amount Loaned.
Ætna National Bank,.....	\$500 00	\$660 00	\$300 00
Charter Oak Nat. Bank,....	1,000 00	1,350 00	540 00
Nat. Bank of Commerce,..	2,500 00	2,500 00	1,800 00
American National Bank,.	4,000 00	6,000 00 }	6,000 00
Weed Sewing Machine Co.,	1,600 00	1,280 00 }	
" " " 	2,500 00	2,000 00	1,000 00
" " " 	6,250 00	5,000 00	5,000 00
" " " 	1,800 00	1,440 00	1,250 00
" " " 	1,800 00	1,440 00	1,250 00
Hartford City Gas L. Co.,.	650 00	1,170 00	900 00
New Haven Steamboat Co.,	2,100 00	2,100 00	1,200 00
National Fire Ins. Co.,.....	2,500 00	3,625 00	600 00
" " " 	1,500 00	2,175 00 }	1,500 00
Conn. Gen. Life Ins. Co.,.	1,300 00	1,144 00 }	
Adams Express Co.,.....	2,500 00	2,550 00	2,000 00
Adams Express Co.,.....	1,000 00	1,020 00 }	3,000 00
N. Y., N. H. & Hart. R. R.,	1,900 00	2,755 00 }	
Ætna Life Ins. Co.,.....	600 00	2,700 00	1,200 00
Hartford Carpet Co.,.....	1,700 00	4,029 00	3,000 00
Shaler & Hall Quarry Co.,	700 00	1,400 00	350 00
Ætna Fire Insurance Co.,.	200 00	418 00 }	
American National Bank,.	750 00	1,125 00 }	
Charter Oak " 	500 00	675 00 }	3,480 00
First " 	300 00	420 00 }	
*H. Michener, Champ'gn, Ill.	1,600 00	1,600 00 }	
*J. C. & C. E. Giesendorf,			
Indianapolis, Ind.,.....	1,000 00	1,000 00	900 00
*E. B. Martindale, Indian-			
apolis, Ind.,.....	2,000 00	2,000 00	1,800 00
Total,.....	\$44,750 00	\$53,576 00	\$37,070 00

*Trust deed, 1st mortgage bonds.

Cash in Company's principal office,.....	\$413 16
Cash deposited in bank.....	49,707 25
Interest due and accrued on stocks,.....	9,309 90
Interest due and accrued on collateral loans,.....	1,214 62
Net premiums in course of collection,.....	35,659 25
Assets of the Company at their actual value,.....	\$766,622 17

III. LIABILITIES.

Net amount of unpaid losses,.....	\$22,857 12
Re-insurance on fire risks, one year or less,.....	\$134,292 77
Re-insurance on risks more than one year,.....	39,997 25
Amount required to re-insure all outstanding risks,.....	174,290 02
Total liabilities, except capital stock,.....	\$197,147 14
Capital stock,.....	400,000 00
Surplus beyond capital,.....	169,475 03
Total liabilities including capital and surplus,.....	\$766,622 17

IV. INCOME DURING THE YEAR.

	Fire.
Premiums received in cash,.....	\$346,745 90
Deduct re-insurance, rebate, abatements and return premiums,.....	30,513 35
Actual cash premiums,.....	\$316,232 55
From interest on bonds and mortgages.....	12,065 21
From interest on loans and dividends on stocks and bonds,.....	34,696 54
Actual cash income,.....	\$362,994 30

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$18,980 89 occur- ring in previous years,).....	\$172,013 01
Cash dividends,.....	46,500 00
Commissions or brokerage,.....	47,895 51
Salaries and fees,.....	22,279 84
Taxes,.....	8,633 48
All other payments and expenses,.....	27,020 52
Actual cash expenditures,.....	\$324,342 36

VI. MISCELLANEOUS.

	Premiums.
Risks in force having not more than one year to run,.....	\$19,547,604 00
Having more than one and not more than three years to run,.....	3,901,372 00
Having more than three years to run,.....	827,378 00
	\$24,276,354 00
	\$344,628 28

Premiums received since the organization of the Company.....	\$1,526,156 81
Losses paid since the organization of the Company.....	798,485 08
Cash dividends paid stockholders.....	149,000 00
Stock owned by directors at date.....	69,200 00
Loaned to officers and directors,....	37,997 00
Loaned to stockholders, not officers.....	27,640 00

Business in Connecticut in 1875.

Fire risks taken, (no inland).....	\$2,797,599 00
Premiums received on same.....	34,625 61
Losses Paid.....	12,821 37

PEOPLES FIRE INSURANCE COMPANY,

MIDDLETOWN, CONN.

Commenced Business May, 1865.

JESSE G. BALDWIN, *President.*SETH H. BUTLER, *Secretary.*

I. CAPITAL.

Capital actually paid up in cash.....	\$101,000 00
Capital for which subscribers' notes or other obligations are held,	99,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens) not more than one year's interest due.....	2,000 00
Value of the land mortgaged.....	\$3,000 00
Buildings (insured for \$2,500).....	4,000 00
	<u>\$7,000 00</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
MUNICIPAL BONDS :—		
Middletown Town, 7 per c.,	\$41,500 00	\$41,500 00
Portland Town, 7 per c ,	7,500 00	7,500 00
Middletown City, 7 per c.,	35,000 00	35,000 00
RAILROAD BONDS :—		
N. H. Middletown & Willimantic,....	20,000 00	10,000 00
BANK STOCKS :—		
First National, Middletown.....	11,400 00	11,400 00
Central, “ “	3,750 00	5,000 00
Middl'twn Sav. Bk. “	14,199 90	14,199 90
Farm. & Mech. Sav. Bk. Middl'twn.,.	16,928 50	16,928 50
Total.....	\$150,278 40	\$141,528 40
		\$141,528 40

Cash deposited in Bank,.....	\$37,638 93
Net Premiums in course of collection.....	1,506 69
Assets of the Company at their actual value,.....	<u>\$182,674 02</u>

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$3,420 50
Losses reported and unadjusted,.....	2,000 00
Losses resisted,.....	400 00
Total,.....	<u>\$5,820 50</u>
Re-insurance on fire risks, one year or less,.....	18,182 10
Re-insurance on risks more than one year,.....	3,403 81
Amount required to re-insure all outstanding risks,.....	<u>21,585 91</u>
Total liabilities, except capital stock,.....	\$27,406 41
Capital stock,.....	101,000 00
Surplus beyond capital,.....	<u>54,267 61</u>
Total liabilities, including capital and surplus,.....	<u>\$182,674 02</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$39,089 44
Deduct re-insurance, rebate, abatements, and return premiums,.....	<u>1,786 29</u>
Actual cash premiums,.....	\$37,303 15
From interest on bonds and mortgages,.....	140 00
From interest on loans and dividends on stocks and bonds,.....	<u>8,314 73</u>
Actual cash income,.....	<u>\$45,757 88</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses,.....	\$13,138 33
Cash dividends,.....	4,000 00
Commissions or brokerage,.....	5,077 85
Salaries and Fees,.....	3,225 00
Taxes,.....	49 00
All other payments and expenses,.....	<u>1,228 23</u>
Actual cash expenditures,.....	<u>\$26,718 41</u>

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$2,524,147 19	\$36,354 20
Having more than one and not more than three years to run,.....	617,033 25	4,627 74
Having more than three years to run,.....	148,385 25	<u>1,473 85</u>
	<u>\$3,289,565 69</u>	<u>\$42,455 79</u>

Premiums received since the organization of the company,.....	\$395,579 93
Losses paid since the organization of the company,.....	188,953 81
Cash dividends paid stockholders,.....	32,500 00
Stock owned by directors at date,.....	71,500 00
Stock dividends declared,.....	50,000 00

Business in Connecticut in 1875.

All the business of the company is in the State of Connecticut.

PHOENIX FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Commenced Business June, 1854.

HENRY KELLOGG, *President.*D. W. C. SKILTON, *Secretary.*

I. CAPITAL.

Capital actually paid up in cash,.....	600,000 00
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II. ASSETS.

Real Estate owned by the Company unencumbered :—

In Hartford, Conn.,.....	\$125,341 23
In Charleston, S. C.....	10,000 00

\$135,341 23

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. AND STATE STOCKS :—		
United States 6's, 6 per c.,.....	\$75,000 00	\$91,250 00
Tennessee, 6 per c.,.....	26,000 00	11,700 00
Alabama, 8 per c.,.....	50,000 00	15,000 00
South Carolina, 6 per c.,	25,003 70	9,501 40
MUNICIPAL BONDS :—		
Hartford City, 6 per c.,.....	10,000 00	10,300 00
New Britain Water, 7 per c.,.....	10,000 00	10,500 00
Detroit City, 7 per c.,.....	50,000 00	52,500 00
Cincinnati City, 7 3.10 per c.,.....	50,000 00	55,000 00
San Francisco, 7 per c.,.....	48,500 00	49,955 00
Jacksonville, Ill., 8 per c.,.....	50,000 00	51,500 00
Hamilton County, Ind., 10 per c.,...	20,000 00	20,400 00
RAILROAD BONDS :—		
Indianapolis & Cincinnati, 7 per c.,.	68,000 00	61,880 00
Connecticut Western, 7 per c.,.....	30,000 00	22,500 00
Connecticut Valley, 7 per c.,.....	50,000 00	48,000 00
Harlem River & Port Chester, 7 p. c.,	50,000 00	55,000 00
Southern Minnesota, 7 per c.,.....	50,000 00	5,000 00

	Par Value.	Market Value.
BANK STOCKS :—		
Hartford National, Hartford,	\$100,000 00	\$162,000 00
Farmers' & Mech. Nat. "	57,500 00	77,625 00
Mercantile National, "	60,000 00	79,800 00
City National, "	20,000 00	22,000 00
Ætna National, "	22,500 00	29,925 00
Phoenix National, "	43,200 00	70,416 00
State, "	17,000 00	21,250 00
Connecticut River, "	5,000 00	6,000 00
American National, "	35,350 00	53,025 00
National Exchange, "	3,750 00	4,950 00
Hartford Trust Company, "	25,000 00	27,500 00
Metropolitan National, New York,	10,000 00	13,000 00
Merchants Exchange Nat., "	9,000 00	9,360 00
Manufacturers' & Merch., "	6,000 00	4,500 00
New Britain National, New Britain,	19,000 00	24,130 00
Waterbury National, Waterbury,	10,700 00	16,692 00
Imperial, Ontario,	5,000 00	5,000 00
Nat. Gold & T. Co., San Francisco,	10,000 00	10,000 00
Fourth National, Chicago,	10,000 00	1,000 00
RAILROAD STOCKS :—		
N. Y., N. H. & Hartford,	50,000 00	74,500 00
Reusselaer & Saratoga,	25,000 00	29,500 00
MISCELLANEOUS :—		
Atlantic Dock Co., 7 per c.,.....	50,000 00	52,500 00
Holyoke Water Power Co.,.....	10,000 00	21,000 00
Total,.....	\$1,266,503 70	\$1,386,659 40
Cash in Company's principal office,.....		3,462 84
Cash deposited in Bank,.....		215,254 38
Interest due and accrued on Bank Deposits,.....		1,257 67
Net premiums in course of collection,.....		162,959 42
Rents,		1,226 66
Assets of the Company at their actual value,.....		\$1,906,161 60

III. LIABILITIES.

Losses reported and unadjusted,.....	\$75,686 89
Losses resisted,.....	7,839 00
Net amount of unpaid losses,.....	\$83,525 89
Re-insurance on fire risks, one year or less,.....	\$561,933 43
Re-insurance on risks more than one year,.....	275,021 55
Amount required to re-insure all outstanding risks,.....	836,954 98
Total liabilities except capital stock,	920,480 87
Capital stock,.....	600,000 00
Surplus beyond capital,.....	385,680 73
Total liabilities, including capital and surplus,.....	\$1,906,161 60

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$1,542,757 82	
Deduct re-insurance, rebate, abatements and return premiums,	90,085 37	
Actual cash premiums,.....		\$1,452,672 45
From interest on bond and mortgage,.....		87 43
From interest on loans and dividends on stocks and bonds,.....		99,625 77
From rents,.....		3,879 23
Actual cash income,.....		\$1,556,264 88

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$116,604 25 occur- ring in previous years,).....		\$871,885 29
Cash dividends,.....		165,000 00
Commissions or brokerage,.....		215,147 32
Salaries,.....		69,649 67
Taxes,.....		38,729 90
All other payments and expenses,.....		130,006 36
Actual cash expenditures,.....		\$1,490,418 54

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$81,212,555 00	\$1,123,866 86
Having more than one and not more than three years, to run,.....	27,282,277 00	347,820 70
Having more than three years to run,.....	7,331,299 00	110,548 55
	\$115,826,131 00	\$1,582,236 11
Premiums received since the organization of the Company,.....		17,793,899 71
Losses paid since the organization of the Company,.....		11,158,360 31
Cash dividends paid stockholders,.....		1,495,000 00
Stock owned by directors at date,.....		98,100 00

Business in Connecticut in 1875.

Fire risks taken (no inland).....	\$8,207,004 00
Premiums received on same,.....	90,010 62
Losses paid,.....	61,126 67

SECURITY INSURANCE COMPANY,

NEW HAVEN, CONN.

Commenced Business May, 1841.

CHARLES PETERSON, *President.*HERBERT MASON, *Secretary.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$200,000 00
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II. ASSETS.

Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	22,900 00
Interest due and accrued on bond and mortgage loans,.....	412 71
Value of the land mortgaged,.....	\$51,000 00
Buildings (insured for \$15,000),.....	24,500 00
	<hr/>
	\$75,500 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. STOCKS :—		
United States, 5's, 1881, reg.,.....	\$55,000 00	\$64,212 50
“ “ 6's, 1865, coup.,.....	500 00	600 00
“ “ 6's, 1867, coup.,.....	4,500 00	5,400 00

RAILROAD BONDS :—

West Wisconsin, 7's, 1st Mort,.....	3,000 00	1,500 00
Chicago & Alton, 7's, incomes,.....	16,500 00	17,490 00
N. H. & Northampton, 6's, convert'l,	15,000 00	13,650 00
Peoria, P. & Jacksonville, 7's, 1st Mort,	6,000 00	5,400 00

RAILROAD STOCKS :—

N. Y., N. H. & Hartford,	20,000 00	29,000 00
Michigan Central,.....	5,000 00	3,043 75
Lake Shore & Michigan Southern,...	10,000 00	5,987 50
Shore Line, (convertible),.....	6,100 00	6,405 00
Morris & Essex,.....	18,000 00	18,270 00

BANK STOCKS :—

Yale National, New Haven,	10,000 00	11,900 00
New Haven Nat. “	7,900 00	11,455 00
New Haven County Nat. “	6,000 00	9,150 00
Merchants National, “	6,800 00	8,160 00
Second “	11,200 00	16,352 00

	Par Value.	Market Value.	
Commerce National, New York,.....	\$10,000 00	\$12,000 00	
Republic " " 	5,000 00	4,250 00	
American Exchange Nat. " 	10,000 00	11,600 00	
MISCELLANEOUS :—			
New Haven Water Co. 7's, 1st Mort.,.	12,500 00	12,625 00	
Swede Iron Co. 8's, 1st Mort,.....	2,000 00	2,000 00	
Total,.....	\$241,000 00	\$270,450 75	\$270,450 75

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
Assigned Deposit Book Conn. }				
Savings Bank,..... }	\$600 00	\$600 00	\$500 00	
Hazard Powder Co.,.....	6,800 00	6,800 00	500 00	
Total,	\$7,400 00	\$7,400 00	\$1,000 00	\$1,000 00
Cash in Company's principal office,.....				347 21
Cash deposited in Bank,.....				26,709 14
Interest due and accrued on stocks,.....				1,338 38
Net premiums in course of collection,.....				16,272 05
Bills receivable,.....				6,322 57
All other property belonging to the Company,.....				6,200 00
Assets of the Company at their actual value,.....				\$351,947 81

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$6,725 02	
Losses reported and unadjusted,.....	9,575 00	
Losses resisted,.....	1,700 00	
Total,.....	\$18,000 02	
Deduct re-insurance,.....	1,000 00	
Net amount of unpaid losses,.....		\$17,000 02
Re-insurance on fire risks, one year or less,.....	\$62,487 02	
Re-insurance on unexpired marine risks,.....	26,284 77	
Amount required to re-insure all outstanding risks,.....		88,771 79
Total liabilities, except capital stock,.....		\$105,771 81
Capital Stock,.....		200,000 00
Surplus beyond capital,		46,176 00
Total liabilities, including capital and surplus,.....		\$351,947 81

IV. INCOME DURING THE YEAR.

	Fire.	Marine.	
Premiums received in cash,.....	\$129,045 60	\$84,681 20	
Deduct re-insurance, rebate, abatements, and return premiums,.....	585 79	1,203 53	
Actual cash premiums,.....	\$128,459 81	\$83,477 67	\$211,937 48

Notes for premiums, unpaid,.....	\$6,322 57	
From interest on bonds and mortgages,.....		\$1,603 00
From interest on loans and dividends on stocks and bonds,.....		13,093 57
Actual cash income,.....		\$226,634 05

V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Am't paid for losses, (including \$12,-			
830 46 occurring in previous years)	\$59,910 11	\$49,430 02	
Deduct salvages &c.,.....	1,912 82	980 34	
Net amount paid for losses,.....	\$57,997 29	\$48,449 68	\$106,446 97
Cash dividends,.....			22,000 00
Commissions or brokerage,.....			25,746 38
Salaries and fees,.....			14,621 87
Taxes,			565 98
Actual cash expenditures,.....			\$169,381 20

VI. MISCELLANEOUS.

	Fire.	Premiums.
Net amount in force December 31st, 1875.....	\$13,870,601 00	\$124,974 05
	Marine.	Premiums.
" " " "	\$893,720 00	\$26,284 77
Premiums received since the organization of the Company,.....		1,484,761 13
Losses paid since the organization of the Company,.....		1,008,928 54
Cash dividends paid stockholders,.....		208,281 00
Stock owned by directors at date,.....		43,150 00
Stock dividends declared,.....		50,000 00
Loaned to officers and directors,.....		5,000 00

Business in Connecticut in 1875.

	Fire.	Marine.
Fire and Marine risks taken,.....	\$1,879,480 00	\$2,734,910 00
Premiums received on same,.....	29,148 96	83,477 67
Losses paid,.....	15,820 46	48,449 68

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY,

HARTFORD, CONN.,

Commenced Business October, 1866.

J. M. ALLEN, *President.*

J. B. PIERCE, *Secretary.*

I. CAPITAL.

Capital actually paid up in cash,	\$200,000 00
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II. ASSETS.

Loans on bond and mortgage (first liens) not more than one year's interest due,	\$62,800 00
Interest accrued on bond and mortgage loans,	1,739 96
Value of the land mortgaged,	\$182,850 00
Buildings (insured for \$12,000),	18,000 00
	<hr/>
	\$200,850 00

Stocks and Bonds owned by the Company.

	Par Value,	Market Value,	
STATE STOCK:—			
Connecticut, 6 per c.,	\$100,000 00	\$104,000 00	
MUNICIPAL BONDS:—			
Urbana Township, Ill.,	4,000 00	4,000 00	
RAILROAD BONDS:—			
Dayton & Western,	15,000 00	11,550 00	
RAILROAD STOCKS:—			
New York, New Haven & Hartford, .	10,000 00	14,500 00	
BANK STOCKS:—			
City National Bank, Hartford,	4,300 00	4,687 00	
MISCELLANEOUS:—			
Security Co.,	5,000 00	5,000 00	
Total,	\$138,300 00	\$143,737 00	\$143,737 00
Cash in Company's principal office,			293 76
Cash deposited in Bank,			14,410 56
Interest due and accrued on stocks,			3,690 00
Net premiums in course of collection,			16,776 38
All other property belonging to the Company,			2,400 00
			<hr/>
Assets of the Company at their actual value,			\$245,847 66

III. LIABILITIES.

Net amount of unpaid losses,	\$4,870 00
Re-insurance on risks, one year or less,	31,815 71
Total liabilities, except capital stock,	\$36,685 71
Capital stock,	200,000 00
Surplus beyond capital,	9,161 95
Total liabilities, including capital and surplus,	\$245,847 66

IV. INCOME DURING THE YEAR.

Premiums received in cash,	\$133,429 20
Deduct re-insurance, rebate, abatements and return premiums,	8,798 46
Actual cash premiums,	\$124,630 74
From interest on bonds and mortgages,	5,870 27
From interest on stocks and bonds and stock loans,	9,194 51
Received from assured for inspection of Steam Boilers,	57,183 94
Actual cash income,	\$196,879 46

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$3,293 64 occurring in previous years,)	\$18,368 24
Cash dividends,	20,000 00
Commissions or brokerage,	47,462 19
Salaries and fees,	11,445 83
Taxes,	2,440 40
All other payments and expenses,	88,615 69
Actual cash expenditures,	\$188,332 35

VI. MISCELLANEOUS.

	Premiums.
Risks in force,	\$14,415,449 00
Premiums and Inspection received since the organization of the Company,	\$127,262 85
Losses paid since the organization of the Company,	953,614 69
Cash dividends paid stockholders,	61,248 98
Stock owned by directors at date,	77,520 00
Dividends indorsed on stock notes,	39,440 00
Dividends indorsed on stock notes,	90,000 00
Number of boilers under the care of the Company,	8,705 00

Business in Connecticut in 1875.

Risks taken,	\$1,480,866 00
Received for premiums and Inspections,	15,766 66
Losses paid,	2,374 25

MUTUAL FIRE INSURANCE COMPANIES OF THIS STATE

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-
MENTS, SHOWING THEIR CONDITION ON THE
31ST DAY OF DECEMBER, 1875.

BRISTOL MUTUAL FIRE INSURANCE COMPANY,

BRISTOL, CONN.

Commenced Business November, 1874.

HENRY W. GRIDLEY, *President*.

S. R. GRIDLEY, *Secretary*

I. ASSETS.

Cash in the office of the Company,.....	\$112 42
Gross assets, except premium notes,.....	\$112 42
Premium notes held by the Company which are liable to future assessment for payment of claims, deducting the amount al- ready assessed or collected thereon,.....	\$1,859 50

III. INCOME.

Net amount of Cash premiums,.....	\$142 67
Gross cash income,.....	\$142 67
Premium or deposit notes liable to assessment received,.....	\$1,859 50

IV. EXPENDITURES.

Gross expenditures during the year,.....	\$30 25
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V. GENERAL ITEMS.

Amount of risks outstanding at the end of the year,.....	\$82,390 00
Premium or deposit notes liable to assessment received on out- standing risks,.....	1,859 50
Risks written during the year, located in Connecticut,.....	82,390 00
For a term of more than one and not more than three years,	82,390 00
Premiums received during the year on risks in Connecticut,.....	142 67

DANBURY MUTUAL FIRE INSURANCE COMPANY,

DANBURY, CONN.

Commenced Business 1850.

FREDERICK S. WILDMAN, *President.*WILLIAM S. PECK, *Secretary.*

I. ASSETS.

	Par Value.	Market Value.	
Bendict & Nichols note,.....	\$500 00	\$500 00	
Town of Danbury note,.....	200 00	200 00	
“ “ “	700 00	700 00	
“ “ “	700 00	700 00	
“ “ “	1,000 00	1,000 00	
“ “ “	1,000 00	1,000 00	
“ “ “	4,000 00	4,000 00	
“ “ “	500 00	500 00	
			\$8,600 00
Deposited in Savings Bank of Danbury,.....			3,299 85
			<hr/> \$11,899 85
Gross assets, except premium notes,.....			
Premium notes held by the company (being 266 in number,) which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon,			8,292 39

II. LIABILITIES.

Re-insurance fund,.....	\$256 17
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III. INCOME.

Net cash received for premiums,.....	\$492 34
From interest and dividends,.....	714 00
	<hr/> \$1,206 34
Gross cash income received during the year,.....	
Amount of premium or deposit notes liable to assessment,.....	\$875 70

IV. EXPENDITURES,

Net amount paid during the year for losses,.....	\$757 00
Paid for commissions and brokerage,.....	44 26
Paid or allowed for salaries, fees, &c.....	85 00
Paid for State, and local taxes,.....	85 13
All other payments and expenditures,.....	31 30
	<hr/> \$1,002 69
Gross expenditures during the year.....	

V. GENERAL ITEMS.

Amount of risks outstanding at the end of the year,.....	\$313,769 00
Premium or deposit notes liable to assessment received on out- standing risks,.....	8,292 39
Amount of risks outstanding on property located in Connecticut..	313,769 00
Risks written during the year, located in Connecticut,.....	93,035 00
For a shorter term than one year,.....	450 00
For a term of more than one and not more than three years,	311,819 00
For a term of more than three years,.....	1,500 00
Amount of risks terminated during the year,	76,150 00
Losses occurring during the year on risks of the Company.....	757 00
Premiums received during the year on risks in Connecticut,	492 34

FARMERS MUTUAL FIRE INSURANCE COMPANY,

WOODBURY, CONN.

Commenced Business February, 1874

WALTER S. CURTIS, *President.*DAVID S. BULL, *Secretary.*

I. ASSETS.

Premium notes held by the company (being in 8 number), which are liable to future assessment for payment of claims, deduct- ing the amount already assessed or collected thereon,.....	\$83 00
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V. GENERAL ITEMS.

Amount of risks outstanding at the end of the year,.....	\$4,150 00
Premium or deposit notes liable to assessment received on out- standing risks,.....	83 00
Amount of risks outstanding on property located in Connecticut,	4,150 00
Risks written during the year located in Connecticut,.....	600 00
For a term of more than one and not more than three years,	600 00
Amount of risks terminated during the year,.....	3,100 00

FARMERS MUTUAL FIRE INSURANCE COMPANY,

SUFFIELD, CONN.

Commenced Business September 1, 1853.

WILLIAM L. LOOMIS, *President*.WILLIAM H. REMINGTON, *Secretary*.

I. ASSETS.

Deposited in the Suffield Saving Bank,.....	\$289 19
Unpaid assessments,.....	1,146 00
Gross assets, except premium notes,.....	\$1,435 19

II. LIABILITIES.

Losses reported and unadjusted,.....	\$700 00
Gross liabilities,	\$700 00

III. INCOME.

Net amount of cash premiums,.....	\$679 92
Interest and dividends,.....	59 02
Gross cash income,.....	\$738 94
Premium or deposit notes liable to assessment on new insurance,	\$1,566 00
“ “ “ “ renewals,.....	17,437 00

IV. EXPENDITURES.

Net amount of losses for the year,.....	\$1,193 36
Paid or allowed for salaries, fees, &c.,.....	130 00
Paid for taxes,.....	17 26
Incidental expenses,.....	17 25
Gross cash expenditures during the year,.....	\$1,357 81

V. GENERAL ITEMS.

Amount of risks outstanding at the end of the year,.....	\$939,687 00
Premium or deposit notes liable to assessment received on out- standing risks,.....	114,600 00
Amount of risks outstanding on property located in Connecticut,.	939,687 00
Risks written during the year, located in Connecticut,.....	143,700 00
For a term of more than three years,.....	143,700 00
Amount of risks terminated during the year,.....	166,262 00
Losses during the year on risks of the Company,.....	1,893 30
Losses occurring during the year on risks located in Connecticut.	1,893 36
Premiums received during the year on risks in Connecticut,.....	679 92

FARMINGTON VALLEY MUTUAL FIRE INSURANCE COMPANY.

FARMINGTON, CONN.

Commenced Business Jan. 31, 1854.

AUGUSTUS WARD, *President.*

RICHARD H. GAY, *Secretary.*

I. ASSETS.

Cash loaned by the Company, secured by mortgage of real estate,	\$2,000 00
Cash in the office of the Company,	6 03
Deposited in the Farmington Savings Bank,	1,310 98
Gross amount of assets,	\$3,317 01
Premium notes held by the Company (being 95 in number) which are liable for future assessment for payment of claims, deducting the amount already assessed or collected thereon,	10,760 93

II. LIABILITIES.

Gross premiums received in cash or notes payable,	\$287 83
Re-insurance fund taken at fifty per cent.,	\$143 91
Gross amount of liabilities,	\$143 91

III. INCOME.

Net cash received for premiums,	\$287 83
Interest received on mortgages or real estate,	86 10
Interest and dividends from all other sources,	125 83
Gross amount of income,	\$499 76
Amount of premium or deposit notes liable to assessment,	\$2,949 25

IV. EXPENDITURES.

Paid for State and local taxes,	\$21 40
All other payments and expenditures,	15 60
Gross expenditures during the year,	\$37 00

V. GENERAL ITEMS.

Amount of risks outstanding at the end of the year,	\$83,448 00
Premium or deposit notes liable to assessment received on outstanding risks,	10,760 93
Risks written during the year, located in Connecticut,	18,925 00
Amount of risks terminated during the year,	9,860 00
Premiums received during the year on risks in Connecticut,	287 83

GREENWICH MUTUAL FIRE INSURANCE COMPANY,

GREENWICH, CONN.

Commenced Business November, 1855.

THOMAS A. MEAD, *President*.JOHN DAYTON, *Secretary*.

I. ASSETS.

Cash loaned by the Company, secured by mortgage of real estate,	\$500 00
All other cash loans made by the Company,.....	7,671 17
Cash in the office of the Company,.....	754 68
All other property belonging to the Company,.....	\$100 00
Gross assets, except premium notes,.....	\$8,925 85
Premium or deposit notes held by the Company (being 241 in number), which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon,.....	32,122 40

II. LIABILITIES.

Losses adjusted and unpaid,.....	\$1 50
Losses reported and unadjusted,.....	750 00
Gross amount of liabilities,.....	\$751 50

III. INCOME.

Amount of cash received for premiums,.....	\$1,264 12
Deduct re-insurance and return premiums,.....	85 04
Net cash received for premiums,.....	\$1,179 08
Interest received on mortgages of real estate,.....	35 00
Interest and dividends from all other sources,.....	422 30
Gross cash income,.....	\$1,636 38

IV. EXPENDITURES.

Paid or allowed for salaries, fees, &c.,.....	150 00
Paid for interest on borrowed money,.....	11 09
Paid for State and local taxes,.....	61 31
Paid for rents,.....	25 00
All other payments and expenditures,.....	23 65
Gross cash expenditures,.....	\$271 05

V. GENERAL ITEMS.

Amount of risks in force at the end of the year,.....	\$412,680 00
Premium or deposit notes liable to assessment received on out- standing risks,	32,122 40
Cash deposits received on outstanding risks,.....	4,532 98
Risks outstanding on property located in Connecticut,.....	412,680 00
Risks written during the year,.....	177,745 00
For the term of one year,.....	38,700 00
For a term or one and not more than three years,.....	25,150 00
For a term of more than three years,.....	113,895 00
Risks terminated during the year,.....	227,100 00
Losses occurring during the year on risks (all in Connecticut),....	751 50
Premiums received during the year on risks in Connecticut,.....	1,264 19

HARTFORD COUNTY MUTUAL FIRE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, 1832,

WALTER H. HAVENS, *President.*

WM. A. IRVING, *Secretary*

I. ASSETS,

Stocks and Bonds owned by the Company,

	Par Value.	Market Value.
U. S. AND STATE STOCKS:—		
U. S. 5-20's,.....	\$5,000 00	\$5,800 00
U. S. 6's,.....	5,000 00	6,000 00
Connecticut,.....	15,000 00	15,000 00
Connecticut, untaxable,.....	5,000 00	5,300 00
MUNICIPAL BONDS:—		
Hartford City Water,.....	45,000 00	45,000 00
" Town,.....	18,000 00	19,080 00
" " War debt,.....	1,000 00	1,000 00
West Middle School District, Hart.,	10,000 00	10,500 00
Middletown City Water,.....	13,000 00	11,700 00
Wallingford Town,.....	4,000 00	3,600 00
RAILROAD BONDS:—		
Connecticut W. R. R.,	2,000 00	1,500 00
H. R. & P. C. R. R.,.....	10,000 00	10,500 00

	Par Value.	Market Value.	
BANK STOCKS :—			
Phoenix National Bank.....	\$1,500 00	\$2,340 00	
Hartford “.....	7,100 00	11,360 00	
American “.....	4,000 00	5,760 00	
Charter Oak “.....	400 00	520 00	
Total.....	\$146,000 00	\$154,960 00	\$154,960 00
Cash in the office of the Company.....			118 95
Deposited in Bank.....			27,513 07
Due from agents for premiums collected and in course of trans- mission.....			4,342 05
Due and not included in the preceding items, for premiums un- paid and in course of collection.....			163 36
Gross Assets.....			\$187,097 43
Amount of premium or deposit notes held by the Company, which are liable to future assessment for payment of claims, deduct- ing the amount already assessed or collected thereon.....			\$2,216,685 61

II. LIABILITIES.

Losses adjusted and unpaid, including interest thereon.....	\$5,685 24
Losses resisted.....	3,100 00
Gross premiums on outstanding risks.....	\$110,834 23
Re-insurance fund taken at 50 per cent.....	55,417 11
Taxes due or accrued.....	1,135 51
All other demands against the Company.....	1,000 00
Gross amount of liabilities.....	\$66,337 86

III. INCOME.

Amount of cash received for premiums.....	\$47,307 49
Deduct return premiums.....	661 58
Net cash premiums.....	\$46,645 91
Interest and dividends from all other sources.....	10,179 94
Gross cash income.....	\$56,825 85
Amount of premium or deposit notes liable to assessment.....	\$720,853 83

IV. EXPENDITURES.

Net amount paid during the year for losses.....	\$27,318 86
Commissions or brokerage.....	6,153 34
Salaries, fees, &c.....	4,520 00
Interest on borrowed money.....	75 00
Paid for state, national, and local taxes.....	1,050 32
Paid for rents.....	800 00
All other payments and expenditures.....	2,159 71
Gross amount of expenditures.....	\$42,077 23

V. GENERAL ITEMS.

Amount of risks outstanding at the end of the year,.....	\$22,637.395	93
Premium or deposit notes liable to assessment received on out- standing risks,.....	2,216,685	61
Risks written during the year, located in Connecticut,.....	8,296,224	34
For the term of one year,.....	110,350	00
For a term of more than one and not more than three years,	8,185,874	34
Losses occurring during the year on risks.....	28,272,	85

HARWINTON MUTUAL FIRE INSURANCE COMPANY.

HARWINTON, CONN.

Commenced Business July, 1856.

HART BARKER, *President*.ADDISON WEBSTER, *Secretary*

I. ASSETS.

Unpaid assessments, due and collectible,.....	\$367	54
Premium notes held by the company (being 182 in number.) which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon,	7,900	00

II. LIABILITIES.

Due for borrowed money,.....	\$324	25
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III. INCOME.

Cash received for premiums during the year,.....	\$11	00
Cash received on assessments,.....	340	56
Gross income for the year,.....	\$351	56
Deposit notes received during the year,.....	421	40

IV. EXPENDITURES.

Interest on borrowed money,.....	\$78	56
Taxes,	10	00
Paid on outstanding notes,.....	278	00
Gross expenditures during the year,.....	\$366	56

V. GENERAL ITEMS.

Risks outstanding at the end of the year,.....	\$180,215	00
Risks written during the year, (more than three years,).....	9,345	00
Risks terminated during the year,	12,925	00

HOME MUTUAL FIRE INSURANCE COMPANY,

STAFFORD SPRINGS, CONN.

Commenced Business January, 1875.

GEO. M. IVES, *President.*J. F. CHAMBERLAIN, *Secretary.*

I. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
BANK STOCKS:—			
Stafford National Bank,.....	\$1,000 00	\$1,080 00	
Home “ “ W. Meriden,	200 00	240 00	
First “ “ Hartford,	200 00	280 00	
Total,.....	\$1,400 00	\$1,600 00	\$1,600 00
Real estate owned by the Company unencumbered,.....			1,500 00
Cash loaned by the Company secured by mortgage of real estate,			15,500 00
Loaned on collateral not included in mortgages of real estate,....			12,000 00
All other cash loans made by the Company,.....			2,800 00
Cash in the office of the Company,.....			401 70
Deposited Stafford National Bank,.....			456 19
Due from agents for premiums collected and in course of transmission,			423 85
Due and not included in the preceding items, for premiums unpaid and in course of collection,.....			194 25
Interest due and accrued on the foregoing investments and assets			186 40
All other property belonging to the Company,.....			300 00
Gross assets, except premium notes,.....			\$35,362 39

II. LIABILITIES.

Losses reported and unadjusted,.....		\$209 00
Gross premiums received in cash,.....	\$5,963 04	
Deduct re-insurance,.....	319 12	
Gross premiums on outstanding risks,.....	\$5,643 92	
Re-insurance fund taken at fifty per cent.,.....		2,821 96
Gross amount of liabilities,.....		\$3,021 96

III. INCOME.

Amount of cash received for premiums,.....	\$5,963 04	
Deduct re-insurance and return premiums,.....	509 64	
Net cash received for premiums,.....		\$5,453 40
Cash deposits and interest on mortgages of real estate,.....		2,088 92
Gross cash income,.....		\$7,542 32

IV. EXPENDITURES.

Paid for commissions or brokerage,.....	\$404 10
Paid for interest on borrowed money,.....	4 20
Paid for rents,.....	27 00
Paid dividend to guarantee fund for stockholders,.....	1,050 00
All other payments and expenditures,.....	943 79
Gross cash expenditures,.....	\$2,429 09

V. GENERAL ITEMS.

Amount of risks outstanding at the end of the year (deducting \$51,750 re-insured in other companies),.....	\$1,264,440 00
Premium or deposit notes liable to assessment received on outstanding risks,.....	29,815 20
Amount of cash deposits received on outstanding risks,.....	5,963 04
Amount of risks outstanding on property located in Connecticut,.....	1,262,440 00
Risks written during the year located in Connecticut,.....	1,336,464 00
For a shorter term than one year,.....	363,732 00
For the term of one year,.....	87,050 00
For term of more than one and not more than three years,.....	723,045 00
For a term of more than three years,.....	272,637 00
Amount of risks terminated during the year,.....	51,110 00
Losses during the year on risks of the Company,.....	200 00
Losses occurring during the year on risks located in Connecticut,.....	200 00
Premiums received during the year on risks in Connecticut,.....	5,950 04

LITCHFIELD MUTUAL FIRE INSURANCE COMPANY,

LITCHFIELD, CONN.

Commenced Business 1833.

JASON WHITING, *President.*CHARLES ADAMS, *Secretary.*

I. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. AND STATE STOCKS:—		
United States 10-40's,.....	\$13,500 00	\$15,700 00
State of Missouri,.....	2,000 00	1,910 00
MUNICIPAL BONDS:—		
City of Bridgeport,.....	500 00	486 50
Town of Bridgeport,.....	500 00	486 50
“ New Britain,.....	2,000 00	2,000 00
City of Hartford,.....	4,000 00	4,000 00
Town of Hebron,.....	1,000 00	1,000 00
“ Norfolk,.....	10,000 00	10,000 00
MISCELLANEOUS:—		
Promissory notes,.....	7,540 00	7,540 00
Total,.....	\$41,940 00	\$42,123 00

Cash loaned by the Company, secured by mortgage of real estate,	\$14,256 39
Cash in the office of the Company,.....	2,756 68
Deposited in the First National Bank, Litchfield,.....	35 41
“ “ Litchfield Savings Society,.....	1,797 08
Net amount due from agents for premiums collected,.....	738 72
Interest due and accrued,.....	1,255 98
Gross assets, except premium notes,.....	<u>\$63,963 26</u>

II. LIABILITIES.

Losses adjusted and unpaid, including interest thereon,.....	\$300 00
Losses, in process of adjustment,.....	<u>2,465 00</u>
Gross liabilities,.....	<u>\$2,765 00</u>

III. INCOME.

Gross cash received for premiums,.....	\$5,279 11
Deduct re-insurance and return premiums,.....	<u>23 55</u>
Net cash received for premiums,.....	\$5,255 56
Interest on mortgages of real estate,.....	795 10
Interest and dividends,.....	<u>3,142 14</u>
Gross amount of income,.....	<u>\$9,192 80</u>

IV. EXPENDITURES.

Net amount of losses for the year,.....	\$4,651 40
Paid for commissions or brokerage,.....	436 60
Paid or allowed for salaries, fees, &c.,.....	980 60
Paid for rents,.....	50 00
All other payments and expenditures,.....	<u>127 95</u>
Gross cash expenditures,.....	<u>\$6,246 55</u>

V. GENERAL ITEMS.

Risks written during the year, located in Connecticut,.....	\$1,271,937 00
For the term of one year,.....	11,350 00
For a term of more than one and not more than three years,	1,269,587 00
Amount of risks terminated during the year,.....	1,100,267 00
Losses during the year on risks of the Company,.....	5,117 50
Losses occurring during the year on risks in Connecticut,.....	5,117 50
Premiums received during the year on risks in Connecticut,.....	<u>5,241 08</u>

MADISON MUTUAL FIRE INSURANCE COMPANY,

MADISON, CONN.

Commenced Business October 8, 1855,

GEORGE DOWD, *President*,A. M. DOWD, *Secretary*.

I. ASSETS,

Cash loaned by the Company, secured by mortgage of real estate,	\$300 00
All other loans,	850 00
Cash in the office of the Company,	750 36
Cash deposited in the Connecticut Savings Bank,	1,708 40
In the Townsend Savings Bank, at suspension \$1,201 36; estimated worth 60 per cent. \$720 81; Dividend drawn, \$240 54,	480 54
Due for premiums in course of collection,	60 79
Interest due and accrued on the foregoing assets,	72 32
Gross assets, except premium notes,	\$4,222 41
Premium notes held by the Company (being 309 in number) which are liable for future assessment for payment of claims, deducting the amount already assessed or collected thereon,	\$25,916 63

II. LIABILITIES,

Gross premiums on outstanding risks,	\$1,300 63
Re-insurance fund taken at 50 per cent,	\$650 31
All other demands against the Company,	63 80
Gross liabilities,	\$714 11

III. INCOME,

Amount of cash received for premiums,	\$424 25
Deduct re-insurance and return premiums,	4 00
Net cash received for premiums,	\$420 25
Interest received on mortgages or real estate,	21 00
Interest and dividends,	136 56
Gross cash income,	\$577 81

IV. EXPENDITURES,

Paid or allowed for salaries, fees, &c.,	41 82
Paid for taxes,	27 77
Paid Commissioner for filing returns,	10 00
Gross cash expenditures during the year,	\$79 59

V. GENERAL ITEMS.

Amount of risks outstanding at the end of the year,.....	\$299,530 00
Premium or deposit notes liable to assessment received on out- standing risks,.....	27,759 69
Amount of risks outstanding on property located in Connecticut..	299,530 00
Risks written during the year, located in Connecticut,.....	67,315 00
For the term of one year,.....	10,100 00
For a term of more than one and not more than three years,	57,215 00
Amount of risks terminated during the year,.....	48,040 00
Premiums received during the year on risks in Connecticut,.....	424 25

MIDDLESEX MUTUAL ASSURANCE COMPANY,

MIDDLETOWN, CONN.

Commenced Business June 13, 1886

WILLIAM R. GALPIN, *President.*HORACE F. BOARDMAN, *Secretary.*

I. ASSETS.

Stocks and Bonds owned by the Company,

	Par Value,	Market Value.
U. S. STOCKS :—		
United State 6's, 1881 coupon,.....	\$4,000 00	\$4,820 00
" 5-20's, reg. 1865 new,..	10,000 00	11,600 00
" " 1868,.....	10,000 00	11,900 00
MUNICIPAL BONDS :—		
City of Middletown Water,.....	300 00	300 00
Town of Middletown,.....	28,500 00	28,500 00
" Middlefield,.....	17,500 00	17,500 00
" Portland,.....	15,000 00	15,000 00
RAILROAD BONDS :—		
N. H. M. & W. R. R., Co., 1st mort.	10,000 00	3,000 00
Connecticut Valley 1st mortgage,....	10,000 00	9,200 00
RAILROAD STOCKS :—		
N. Y. Central & Hudson River,.....	5,000 00	5,250 00
Chicago & Rock Island,.....	5,000 00	5,250 00
BANK STOCKS :—		
Middlesex County Nat. Middletown,.	7,500 00	7,875 00
First " "	15,000 00	15,000 00
Middletown " "	4,875 00	6,500 00
Central " "	2,250 00	3,000 00
American Ex. " New York,	5,500 00	6,325 00
National Park " "	1,000 00	1,335 00
MISCELLANEOUS :—		
Peoples, Fire Insurance Co.....	3,500 00	3,500 00
Total,.....	\$154,925 00	\$155,855 00
		\$155,855 00

Real estate owned by the Company unencumbered,.....	\$40,000 00
Cash loaned by the Company, secured by mortgage of real estate,	10,800 00
Loaned on collateral not included in mortgage of real estate,.....	1,000 00
Cash in the office of the Company,.....	1,460 56
Deposited in the First National Bank,.....	12,206 21
In the Farmers and Mechanics Savings Bank,.....	15,882 60
In the Middletown Savings Bank,.....	22,577 86
Due from agents for premiums collected and in course of trans- mission,.....	7,020 34
Due for premiums in course of collection,.....	121 07
Interest due and accrued on the foregoing investments and assets,	1,094 62
	<hr/>
Gross assets, except premium notes,.....	\$268,018 26
Premium or deposit notes held by the Company (being 15,643 in number), which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon,.....	\$3,085,227 00

II. LIABILITIES.

Losses adjusted and unpaid,.....	\$4,185 00
Losses reported and unadjusted,.....	300 00
Losses resisted,.....	6,200 00
Gross premiums received in cash or notes,.....	\$227,756 96
Deduct re-insurance,.....	48 00
	<hr/>
Gross premiums on outstanding risks,.....	\$227,708 96
Re-insurance fund taken at fifty per cent.,.....	113,854 48
Due and accrued for State and local taxes,.....	1,464 29
All other demands against the Company,.....	225 00
	<hr/>
Gross amount of liabilities,.....	\$126,228 77

III. INCOME.

Amount of cash received for premiums,.....	\$58,657 24
Deduct re-insurance and return premiums,.....	4,286 73
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Net cash received for premiums,.....	54,370 51
Interest on mortgages of real estate,.....	800 00
Interest and dividends,.....	10,787 80
Received for rents,.....	2,800 00
Cash received from all other sources,.....	92 50
	<hr/>
Gross cash income,.....	68,850 81
Premium or deposit notes liable to assessment received,.....	\$555,066 00

IV. EXPENDITURES.

Net amount paid during the year for losses,.....	\$29,318 94
Paid for commissions and brokerage,.....	6,832 54
Paid or allowed for salaries, fees, &c.....	6,065 83
Paid for State and local taxes,.....	1,953 05
All other payments and expenditures,.....	2,326 77
	<hr/>
Gross expenditures during the year,.....	\$46,497 12

V. GENERAL ITEMS.

Amount of risks outstanding at the end of the year, (deducting \$6,000 re-insurance in other companies.).....	\$28,947,116 29
Premium or deposit notes liable to assessment received on outstanding risks,.....	3,085,227 00
Amount of cash deposits received on outstanding risks,.....	127,756 96
Amount of risks outstanding on property located in Connecticut,.....	28,953,116 29
Risks written during the year located in Connecticut,.....	5,176,498 12
For a term of more than three years,.....	142,650 00
For the term of one year,.....	247,895 00
For a term of more than one and not more than three years,.....	2,035,033 58
For a term of more than three years,.....	2,750,919 54
Amount of risks terminated during the year,.....	3,419,307 75
Losses during the year on risks of the Company,.....	31,378 94
Losses occurring during the year on risks located in Connecticut,.....	31,378 94

NEW LONDON COUNTY MUTUAL FIRE INSURANCE COMPANY,

NORWICH, CONN.

Commenced Business July, 1840.

EBENEZER F. PARKER, *President.*

CLARENCE J. FILLMORE, *Secretary.*

I. ASSETS.

Stocks and Bonds owned by the Company.

BANK STOCKS :—	Par Value.	Market Value.
Hanover National, New York,.....	\$5,000 00	\$5,000 00
American Ex. " 	4,000 00	4,640 00
National Park, " 	4,000 00	5,800 00
Dry Goods, " 	3,000 00	3,000 00
Merchants Ex. " 	2,400 00	2,520 00
Corn Exchange, " 	2,000 00	2,660 00
Nassau, " 	2,000 00	2,100 00
Continental, " 	1,500 00	1,350 00
St. Nicholas, " 	1,000 00	1,070 00
Bank of America, " 	1,000 00	1,500 00
Metropolitan, " 	1,000 00	1,360 00
National Bank State of N. Y., N. Y., .	1,000 00	1,100 00
National Bank of Commerce, " 	2,000 00	2,440 00
Shetucket National, Norwich,.....	1,700 00	1,870 00
Merchants, " 	400 00	400 00

MISCELLANEOUS :—	Par Value.	Market Value.	
Norwich City Gas Company,.....	\$9,550 00	\$10,982 50	
Great Western Insurance Co., N. Y.,	1,200 00	1,200 00	
Total,.....	\$42,750 00	\$48,992 50	\$48,992 50
Deposited in Shetucket National Bank,.....			1,187 00
“ Chelsea Savings Bank,.....			7,000 00
“ Norwich Saving Society,.....			6,000 00
Net amount due from agents for premiums collected and in course of transmission,.....			542 72
Gross assets, except premium notes,.....			\$63,722 22

II. LIABILITIES.

Gross premiums on outstanding risks,.....	\$7,434 02	
Re-insurance fund taken at fifty per cent,.....		3,717 01
Gross amount of liabilities,.....		\$3,717 01

III. INCOME.

Amount of cash received for premiums,.....	\$2,996 07	
Deduct re-insurance and return premiums,.....	103 64	
Net cash received for premiums,.....		\$2,892 43
Interest and dividends,.....		3,919 77
Gross cash income received during the year,.....		\$6,812 20

IV. EXPENDITURES,

Net amount of losses for the year,.....		\$1,667 55
Paid for commissions or brokerage,.....		414 65
Paid or allowed for salaries, fees, &c.,.....		733 33
Paid for State and local taxes,.....		450 60
All other payments and expenditures,.....		137 57
Gross cash expenditures,.....		\$3,403 70

V. GENERAL ITEMS.

Amount of risks outstanding at the end of the year,.....	\$1,159,036 00	
Amount of cash deposits received on outstanding risks,.....	7,434 02	
Amount of risks outstanding on property located in Connecticut..	1,140,036 00	
Risks written during the year, located in Connecticut,.....	542,805 00	
For a shorter term than one year,.....	58,000 00	
For the term of one year,.....	276,920 00	
For a term of more than one and not more than three years,	167,785 00	
For a term of more than three years,.....	92,300 00	
Amount of risks terminated during the year,.....	422,900 00	
Losses occurring during the year on risks of the Company.....	1,667 55	
Losses occurring during the year on risks in Connecticut,.....	1,667 55	
Premiums received during the year on risks in Connecticut,.....	2,635 20	

NORWICH MUTUAL ASSURANCE COMPANY,

NORWICH, CONN.

Commenced Business 1794.

ASA BACKUS, *Secretary.*

I. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. STOCKS :—			
United States 5-20 bonds.....	\$1,200 00	\$1,380 00	
BANK STOCKS :—			
Norwich National.....	5,700 00	5,985 00	
Merchants National.....	1,120 00	1,120 00	
First National.....	400 00	380 00	
Total.....	\$8,420 00	\$8,865 00	\$8,865 00
All other cash loans made by the Company.....			1,580 00
Cash in the office of the Company.....			808 03
Gross amount of assets.....			\$11,253 03

II. LIABILITIES.

Gross premiums on outstanding risks.....	\$532 12	
Re-insurance fund taken at fifty per cent.....		\$266 06
Paid for State and local taxes.....		89 78
All other liabilities, including unpaid dividends.....		338 53
Gross liabilities.....		\$694 37

III. INCOME.

Amount of cash received for premiums.....	\$532 12	
Net cash received for premiums.....		\$532 12
Interest and dividends from all other sources.....		741 30
Gross amount of income.....		\$1,273 42

IV. EXPENDITURES.

Paid or allowed for salaries, and fees, &c.....	\$200 00	
Paid for State and local taxes.....		89 78
All other payments and expenditures.....		14 50
Gross expenditures during the year.....		\$304 28

V. GENERAL ITEMS.

Amount of risks outstanding at the end of the year,.....	\$206,134 50
Amount of risks outstanding on property located in Connecticut,	206,134 50
Risks written during the year, located in Connecticut,.....	206,134 50
Amount of risks terminated during the year,.....	206,134 50
Premiums received during the year on risks in Connecticut,.....	532 12

ROCKVILLE MUTUAL FIRE INSURANCE COMPANY,

ROCKVILLE, CONN.

Commenced Business September 7, 1869.

GEORGE MAXWELL, *President.*LEBBEUS BISSELL, *Secretary.*

I. ASSETS.

Cash deposited in the First National Bank, Rockville,.....	1,459 51
Due from agents for premiums collected and in course of trans- mission,.....	25 76
Gross assets, except premium notes,.....	\$1,485 27
Premium notes held by the Company (being 168 in number) which are liable for future assessment for payment of claims, deduct- ing the amount already assessed or collected thereon,.....	\$3,631 29

II. LIABILITIES.

Gross premiums on outstanding risks,.....	\$903 14
Re-insurance fund taken at 50 per cent,.....	\$451 57
Gross liabilities,.....	\$451 57

III. INCOME.

Amount of cash received for premiums,.....	\$437 18
Interest and dividends from all sources,.....	97 34
Gross cash income,.....	\$534 52
Amount of premium or deposit notes liable to assessment,.....	\$68,225 00

IV. EXPENDITURES.

Paid for commissions or brokerage,....	\$68 10
Paid for taxes,.....	33 50
All other payments and expenditures,.....	9 50
Gross cash expenditures during the year,.....	\$111 10

V. GENERAL ITEMS.

Amount of risks outstanding at the end of the year,.....	\$130,100 00
Premium or deposit notes liable to assessment received on out- standing risks,.....	3,631 29
Amount of risks outstanding on property located in Connecticut..	130,100 00
Risks written during the year, located in Connecticut,.....	68,225 00
For a shorter term than one year,.....	3,100 00
For the term of one year,.....	3,650 00
For a term of more than one and not more than three years,	61,475 00
Amount of risks terminated during the year,.....	45,925 00
Premiums received during the year on risks in Connecticut,.....	437 18

STATE MUTUAL FIRE INSURANCE COMPANY,

HARTFOD, CONN.

Commenced Business October, 1867.

RALPH GILLET, *President.*ISAAC CROSS JR., *Secretary.*

I. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
MUNICIPAL BONDS:—			
City of Hartford Water,.....	\$1,000 00	\$1,030 00	
“ “	1,000 00	1,030 00	
“ “	1,000 00	1,030 00	
“ “	1,000 00	1,030 00	
“ “	1,000 00	1,030 00	
RAILROAD BONDS:—			
Indiana Central,.....	1,000 00	1,000 00	
Connecticut Western,.....	1,000 00	750 00	
RAILROAD STOCKS:—			
New York, New Haven & Hartford, .	1,000 00	1,500 00	
BANK STOCKS:—			
National Exchange Bank,.....	650 00	819 00	
Mercantile National Bank,.....	1,000 00	1,280 00	
MISCELLANEOUS:—			
Hartford City Gas stock,.....	750 00	1,350 00	
“ “	50 00	90 00	
Total,.....	\$10,450 00	\$11,939 00	\$11,939 00
Cash loaned by the Company secured by mortgage of real estate,			700 00
Loaned on collateral not included in mortgages of real estate,....			931 05
Cash in the office of the Company,.....			1,170 88

Deposited in National Exchange Bank,.....	\$2,897 63
Due from agents for premiums collected and in course of trans- mission,	807 51
Due and not included in the preceding items, for premiums un- paid and in course of collection,.....	275 83
Interest due and accrued on the foregoing investments and assets	35 00
All other property belonging to the Company,.....	281 68
	<hr/>
Gross assets, except premium notes,.....	\$19,038 58
Amount of premium liens held by the Company, which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon,.....	\$48,730 00

II. LIABILITIES.

Gross premiums received in cash,.....	\$24,365 00
Deduct re-insurance,.....	220 08
	<hr/>
Gross premiums on outstanding risks,.....	\$24,144 92
Re-insurance fund taken at fifty per cent.,.....	\$12,072 46
Paid for state, national, and local taxes,.....	142 79
All other demands against the Company,.....	200 00
	<hr/>
Gross amount of liabilities,.....	\$12,415 25

III. INCOME.

Amount of cash received for premiums,.....	\$13,226 86
Deduct re-insurance and return premiums,.....	404 69
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Net cash received for premiums,.....	\$12,822 17
Cash deposits and interest on mortgages of real estate,.....	80 00
Interest and dividends from all other sources,.....	1,007 31
Extra cash premiums,.....	57 15
	<hr/>
Gross cash income,.....	\$13,966 63
Amount of premium liens liable to assessment actually received during the year,.....	25,644 34

IV. EXPENDITURES.

Net amount of losses during the year,.....	\$7,857 93
Paid for commissions or brokerage,.....	1,297 89
Paid or allowed for salaries, fees, &c.,.....	2,500 00
Paid for State and local taxes,.....	135 21
Cash premiums returned during the year,.....	1,499 96
All other payments and expenditures,.....	638 96
	<hr/>
Gross cash expenditures,.....	\$13,929 95

V. GENERAL ITEMS.

Amount of risks outstanding at the end of the year,.....	\$3,429,053 00
Premium or liens liable to assessment received on outstanding risks,.....	48,730 00

Amount of risks outstanding on property located in Connecticut,	\$3,429,053 00
Amount of risks terminated during the year,.....	1,489,517 00
Losses during the year on risks of the Company,.....	7,857 93
Losses occurring during the year on risks located in Connecticut,	7,857 93
Premiums received during the year on risks in Connecticut,.....	13,226 86

TOLLAND COUNTY MUTUAL FIRE INSURANCE COMPANY,

TOLLAND, CONN.

Commenced Business, 1828.

LUCIUS S. FULLER, *President*.

JOHN B. FULLER, *Secretary*.

I. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
BANK STOCKS :—			
Tolland County National Bank,.....	\$10,000 00	\$10,000 00	
Rockville " 	8,600 00	8,600 00	
First National, Rockville,.....	10,000 00	11,200 00	
Stafford " 	7,600 00	7,980 00	
Total,.....	\$36,200 00	\$37,780 00	\$37,780 00
Real estate owned by the Company unencumbered,.....			700 00
Cash loaned by the Company, secured by mortgage of real estate,			51,265 00
Loaned on collaterals not included in mortgages of real estate,....			300 00
All other loans,.....			2,630 49
Deposited in Tolland County National Bank,.....			10,656 98
Due for premiums in course of collection,.....			229 30
Interest due and accrued on the foregoing assets,			642 97
Gross Assets,.....			\$104,204 74
Premium notes held by the company (being 7,565 in number, which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon,....			362,213 76

II. LIABILITIES.

Losses, in process of adjustment,.....	\$3,400 00
Gross premiums on outstanding risks,.....	\$90,553 44
Re-insurance fund taken at 50 per cent,	45,276 72
Taxes due or accrued,.....	756 03
Gross amount of liabilities,.....	\$49,432 75

III. INCOME.

Amount of cash received for premiums,.....	\$32,067 39
Deduct re-insurance and return premiums,.....	1,456 38
Net cash premiums,.....	\$30,611 01
Interest on mortgages of real estate,.....	3,639 22
Interest and dividends from all other sources,.....	3,163 43
Gross cash income,	\$37,413 66

IV. EXPENDITURES.

Net amount paid during the year for losses,.....	\$18,389 71
Paid for commissions or brokerage,.....	4,692 82
Salaries, fees, &c.,.....	2,807 54
Paid for taxes,	715 17
All other payments and expenditures,..	818 57
Gross amount of expenditures,.....	\$27,423 81

V. GENERAL ITEMS.

Amount of risks in force at the end of the year,.....	\$10,250,697 00
Premium or deposit notes liable to assessment received on out- standing risks,	362,213 76
Risks outstanding on property located in Connecticut,.....	10,250,697 00
Risks written during the year,.....	3,612,381 00
For a shorter term than one year,.....	102,272 00
For the term of one year,.....	720,738 00
For a term or one and not more than three years,.....	1,334,165 00
For a term of more than three years,.....	1,455,206 00
Risks terminated during the year,.....	3,187,478 00
Losses occurring during the year on risks (all in Connecticut),....	21,789 71
Premiums received during the year on risks in Connecticut,.....	32,067 39

WINDHAM COUNTY MUTUAL FIRE INSURANCE COMPANY,

BROOKLYN, CONN.

Commenced Business 1826.

A. H. STORRS, *President.*

JOHN PALMER, *Secretary.*

I. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. AND STATE STOCKS :—			
United States registered,.....	\$10,000 00	\$11,600 00	
“ coupon,.....	2,500 00	2,900 00	
State of Connecticut,.....	10,000 00	10,500 00	
MUNICIPAL BONDS :—			
City of Hartford Water,.....	4,000 00	4,000 00	
RAILROAD BONDS :—			
Chicago & North Western conv.,.....	6,000 00	5,910 00	
U. Pacific 1st mortgage,.....	2,000 00	2,060 00	
BANK STOCKS :—			
Windham County National,.....	3,700 00	4,400 00	
MISCELLANEOUS :—			
Hoyt, Sprague & Co., accep.,.....	2,500 00	750 00	
Personal security, A. H. Storrs,.....	100 00	100 00	
Total,.....	\$40,800 00	\$42,220 00	\$42,220 00
Cash in the office of the Company,.....			401 22
Deposited in the Windham County National Bank,.....			2,433 94
Net amount due from agents for premiums collected and in course of transmission,.....			1,966 72
Gross assets, except premium notes,.....			\$47,021 88
Premium or deposit notes held by the Company, which are liable to future assessment for payment of claims, deducting the amount already assessed thereon,.....			\$257,169 75

II. LIABILITIES.

Gross pemiums received in cash or notes,.....	\$51,433 95	
Re-insurance fund taken at fifty per cent,.....		\$25,716 98
Gross liabilities,.....		\$25,716 98

III. INCOME.

Gross cash received for premiums,.....	\$14,615 54
Deduct re-insurance and return premiums,.....	773 71
Net cash received for premiums,.....	\$13,841 83
Interest and dividends,.....	2,719 51
Policy fees and transfers,.....	307 96
Gross amount of income,.....	\$16,869 30
Amount of premium notes liable to assessment actually received,	\$68,661 85

IV. EXPENDITURES.

Net amount of losses for the year,.....	\$9,945 73
Paid or allowed for commissions or brokerage,.....	2,126 43
Paid or allowed for salaries, fees, &c.,.....	1,650 00
Interest on borrowed money,....	17 96
Pain for State, and local taxes,.....	305 69
Paid for rents,.....	190 00
All other payments and expenditures,.....	287 36
Gross cash expenditures,.....	\$14,433 17

V. GENERAL ITEMS.

Risks outstanding at the end of the year,.....	\$6,335,441 00
Premium or deposit notes liable to assessment received on out- standing risks,.....	257,169 75
Risks written during the year, located in Connecticut.	1,787,152 63
For the term of one year,.....	126,175 00
For a term of more than one and not more than three years,	468,053 63
For a term of more than three years,.....	1,192,924 00
Amount of risks terminated during the year,.....	1,487,333 67
Losses during the year on risks of the Company,.....	9,945 73



FIRE AND FIRE AND MARINE
INSURANCE CO'S OF OTHER STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE
MENTS, SHOWING THEIR CONDITION ON THE
31ST DAY OF DECEMBER, 1875.

AGRICULTURAL INSURANCE COMPANY,

WATERTOWN, N. Y.

Commenced Business February, 1853.

JNO. C. COOPER, *President*,

ISAAC MUNSON, *Secretary*.

I. CAPITAL.

Capital actually paid up in cash,.....	\$200,000 00
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II. ASSETS.

Real estate owned by the Company unencumbered,.....	\$80,399 87
Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	474,423 84
Interest due and accrued on bond and mortgage loans,.....	12,149 66
Total value of mortgaged premises,.....	\$1,393,495 00

Stocks and Bonds owned by the Company.

	Par Value,	Market Value.
U. S. AND STATE STOCKS :—		
United States 5-20's, 1864, reg.,.....	\$25,000 00	\$28,500 00
“ “ 5-20's, 1865, reg.,	43,500 00	50,460 00
“ “ 5-20's, 1865, coup.,.....	500 00	587 50
“ “ 5-20's, 1867, coup.,.....	10,000 00	11,975 00
“ “ 5-20's, 1865, coup.,.....	16,500 00	19,387 50
“ “ 5-20's, 1867, coup.,.....	1,500 00	1,785 00
“ “ 5-20's, 1868, coup.,.....	500 00	595 00
Tennessee,	4,000 00	1,760 00

RAILROAD BONDS :—

R. W. & O. R. R.,.....	34,000 00	34,000 00
Utica & Black River,.....	10,000 00	10,000 00
Framingham & Lowell,.....	2,000 00	2,000 00
Utica, Clinton & B.,.....	9,000 00	9,000 00
Council Bluff & St. Joseph,.....	5,000 00	5,000 00
Union Pacific,.....	1,000 00	1,000 00

	Par Value.	Market Value.	
RAILROAD STOCKS:—			
Rome, Watertown & O.,.....	\$35,200 00	\$17,600 00	
MUNICIPAL BONDS:—			
Watertown,.....	700 00	700 00	
St. Lawrence County, N. Y.,.....	100 00	100 00	
BANK STOCKS:—			
National Union Bank,.....	2,000 00	2,100 00	
Security Bank,.....	15,000 00	15,750 00	
MISCELLANEOUS:—			
Davis Sewing Machine Co.,.....	18,500 00	18,500 00	
Total,.....	\$234,000 00	\$230,800 00	230,800 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
Watertown Fire Ins. Co.,...	\$26,300 00	\$52,600 00	\$21,417 65	
Merchants Bank,.....	10,200 00	10,710 00	9,000 00	
Northern Ins. Co.,.....	3,000 00	3,000 00	1,600 00	
National Union Bank,.....	1,100 00	1,155 00	1,000 00	
Homestead Ins. Co.,.....	3,200 00	3,200 00	2,816 00	
Davis Sewing Mach. Co.,...	11,000 00	11,000 00	10,000 00	
Union Pacific, 1st Mort.,...	1,000 00	1,000 00	900 00	
Bond & Mortgage,.....	8,300 00	8,300 00	5,326 94	
Rome, W. & O., R. R.,....	5,000 00	5,000 00	5,000 00	
Utica & B., R. R.,.....	1,000 00	1,000 00		
U. S. 5-20 Bonds,.....	4,700 00	5,450 00		
Bond and Mortgage,.....	1,000 00	1,000 00	7,000 00	
Watertown Fire Ins., Co.,	3,000 00	6,000 00		
Watertown Fire Ins., Co.,	4,000 00	8,000 00		
Northern Ins., Co.,.....	1,000 00	1,000 00	4,700 00	
Rome, W. & O., R. R.,....	6,400 00	3,200 00	11,000 00	
Merchants Bank,.....	2,000 00	2,100 00		
Davis Sewing Mach., Co.,..	7,000 00	3,500 00		
National Trust Co.,.....	5,000 00	5,000 00		
Tennessee,.....	10,000 00	4,400 00		
United States, 5-20's,.....	500 00	580 00	4,900 00	
Union Pacific,.....	1,000 00	1,000 00		
Total,.....	\$115,700 00	\$138,195 00	\$84,660 59	\$84,660 59
Cash in Company's principal office,.....			12,414 63	
Cash deposited in Bank,.....			73,149 11	
Interest due and accrued on stocks,.....			1,412 99	
Interest accrued on collateral loans,.....			4,517 23	
Net premiums in course of collection,.....			84,112 24	
Assets of the Company at their actual value,.....			\$1,058,040 16	

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$2,175 00	
Losses reported and unadjusted,.....	22,680 00	
Losses resisted,.....	10,400 00	
Total,.....	\$35,255 00	
Deduct re-insurance,.....	5,500 00	
Net amount of unpaid losses,.....		\$29,755 00
Re-insurance on fire risks, one year or less,.....	\$33,476 48	
Re-insurance on risks more than one year,.....	657,556 43	
Amount required to re-insure all outstanding risks,.....		691,032 91
Cash dividends to stockholders remaining unpaid,.....		16 00
Total liabilities, except capital stock,.....	\$720,803 91	
Capital Stock,.....	200,000 00	
Surplus beyond capital,	137,236 25	
Total liabilities, including capital and surplus,.....		\$1,058,040 16

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$531,853 52	
Deduct re-insurance, rebate, abatements, and return premiums,.....	41,052 67	
Actual cash premiums,.....		\$490,800 85
From interest on bonds and mortgages,.....)		46,253 44
From interest on loans and dividends on stocks and bonds,.....)		
From rents,.....		4,517 00
Actual cash income,.....		\$541,571 29

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses during the year,.....	267,048 87	
Cash dividends,.....	20,000 00	
Commissions or brokerage,.....	93,506 97	
Salaries and fees,.....	62,806 04	
Taxes,	8,200 00	
All other payments and expenses,.....	47,421 89	
Actual cash expenditures,.....		\$498,983 77

VI. MISCELLANEOUS.

	Fire.	Premiums.
Risks in force having not more than one year to run,.....	\$75,397,720 00	\$492,271 80
Having more than one and not more than three years, to run,	129,896,276 00	891,155 15
Having more than three years to run,.....	177,693 00	2,528 88
	\$205,471,689 00	\$1,385,955 83

Premiums received since the organization of the Company,.....	\$3,628,270 48
Losses paid since the organization of the Company,.....	1,823,205 95
Cash dividends paid stockholders,.....	280,000 00
Stock owned by directors at date,.....	135,290 00
Stock dividends declared,.....	100,000 00
Loaned to officers and directors,.....	34,866 00
Loaned to stockholders, not officers,.....	15,084 59

Business in Connecticut in 1875.

Fire risks taken,.....	\$6,119,953 00
Premiums received on same,	38,663 54
Losses paid,.....	9,372 87

ALLIANCE FIRE INSURANCE COMPANY,

BOSTON, MASS.

Commenced Business July 1, 1875.

CHAS. H. COLE, *President*.

RICHARD PRICE, *Secretary*.

Attorney in Connecticut, C. W. PRESTON, Hartford.

I. CAPITAL.

Capital actually paid up in cash,.....	200,000 00
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II. ASSETS.

Loans on bond and mortgage (first liens) not more than one year's interest due,.....	\$85,850 00
Interest accrued on bond and mortgage loans,.....	3,229 00
Value of the land mortgaged,.....	\$85,000 00
Buildings (insured for \$77,600),.....	81,000 00
	<hr/>
	\$166,000 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
MUNICIPAL BONDS:—		
City of Charlestown, 6 per cent.,.....	\$5,000 00	\$5,350 00
“ Cambridge, 6 per cent.,.....	5,000 00	5,250 00
“ Newton, 6 per cent.,.....	5,000 00	5,250 00
“ Lawrence, 6 per cent.,.....	5,000 00	5,225 00
“ Cleveland, O., 7 per cent.,.....	10,000 00	10,200 00
RAILROAD BONDS:—		
Metropolitan R. R., 7 per cent.,.....	5,000 00	5,175 00
Boston & Albany R. R., 6 per cent.,..	5,000 00	5,150 00
South Shore R. R., 6 per cent.,.....	5,000 00	5,125 00
BANK STOCK:—		
Merchandise National Bank,.....	5,000 00	5,000 00
Total,	<hr/> \$50,000 00	<hr/> \$51,725 00
		\$51,725 00

Loans on Collateral.

	Market Value.	Amount Loaned.	
United States 5-20's, 1865,.....	\$60,320 00	\$55,000 00	
City of Charlestown, 6 per cent.....	1,050 00	1,000 00	
Central National Bank,.....	4,250 00)	10,000 00	
Eleventh Ward State Bank,.....	5,950 00)		
National Exchange Bank,.....	1,600 00	1,500 00	
Cincinnati, Sandusky & Cleveland R.R	3,213 00	1,500 00	
Norwich & Worcester R. R.....	1,000 00	900 00	
Mortgage Note,.....	1,884 05	875 00	
Total,.....	\$79,267 05	\$70,775 00	\$70,775 00
Cash in Company's principal office.....			8,834 49
Cash deposited in Bank,.....			21,958 20
Interest due and accrued on Bank Deposits,.....			545 83
Net premiums in course of collection,.....			12,818 74
Assets of the Company at their actual value.....			\$255,736 26

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$6,481 91	
Losses in process of adjustment,.....	900 00	
Net amount of unpaid losses,.....		\$7,381 01
Re-insurance on fire risks, one year or less,.....	\$36,112 89	
Re-insurance on risks more than one year,.....	11,159 10	
Amount required to re-insure all outstanding risks,....,		47,271 99
Total liabilities except capital stock,		54,653 00
Capital stock,.....		200,000 00
Surplus beyond capital,.....		1,083 26
Total liabilities, including capital and surplus,.....		\$255,736 26

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$96,431 41	
Deduct re-insurance, rebate, abatements and return premiums,	7,231 80	
Actual cash premiums,.....		\$89,199 61
From interest on bond and mortgage,.....		640 44
From interest on loans and dividends on stocks and bonds,.....		1,454 17
Actual cash income,.....		\$91,294 22

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses,.....	\$10,849 57	
Deduct salvages &c,.....	222 52	
Net amount paid for losses,.....		\$10,627 05

Commissions or brokerage,.....	\$12,807 33
Salaries and fees,.....	7,093 16
Taxes,.....	825 25
All other payments and expenses,.....	7,626 15
Actual cash expenditures,.....	\$38,978 94

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$5,984,829 00	\$72,225 78
Having more than one and not more than three years to run,.....	523,010 00	7,960 95
Having more than three years to run,.....	488,890 00	7,314 75
	\$6,996,729 00	\$87,501 48
Premiums received since the organization of the Company,.....		96,431 41
Losses paid since the organization of the Company,.....		10,849 57
Stock owned by directors at date,.....		74,290 00
Loaned to officers and directors,.....		24,875 00
Loaned to stockholders, not officers,.....		5,000 00

Business in Connecticut in 1875.

Fire risks taken (no inland).....	\$64,208 00
Premiums received on same,.....	757 71

AMAZON FIRE INSURANCE COMPANY,

CINCINNATI, OHIO.

Commenced Business October 1, 1871.

GAZZAM GANO, *President.*BYRON D. WEST, *Secretary.**Attorney in Connecticut, RALPH GILLETT, Hartford.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$500,000 00
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II. ASSETS.

Real estate owned by the Company unencumbered,.....	\$222,808 21
Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	207,641 57
Loans on bond and mortgage, (first liens) more than one year's interest due,.....	40,000 00
Interest due and accrued on bond and mortgage loans,.....	15,967 83
Value of the land mortgaged,.....	\$430,301
Buildings (insured for \$89,000).....	308,400

\$768,701

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. AND STATE STOCKS:—		
United States, 10-40's, registered,....	\$125,000 00	\$146,375 00
“ 10-40's, coupon,.....	22,300 00	25,979 50
“ 5-20's, coup. July '65.,	45,500 00	54,600 00
Alabama,.....	10,000 00	6,822 75
South Carolina,.....	20,000 00	2,500 00
Mississippi,.....	2,000 00	1,700 00
MUNICIPAL BONDS:—		
Piqua Water Works, Ohio,.....	10,000 00	10,000 00
Elmore School,.....	3,000 00	3,000 00
Total,.....	\$237,800 00	\$250,977 25
		\$250,977 25

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.
Cincinnati So. R. R.,....	\$5,000 00	\$5,125 00	\$4,500 00
Bank Stock,.....	8,000 00	10,000 00	8,000 00
Cincinnati Gas Co.,.....	2,600 00	5,250 00	5,000 00
Ware House receipts,....	2,625 00	3,625 00	2,920 00
Norton Iron Works,.....	5,000 00	5,000 00	3,500 00
United States 5 20's,.....	25,000 00	30,000 00	25,000 00
Norton Iron Works,.....	10,000 00	10,000 00	10,000 00
“ “	20,000 00	20,000 00	20,000 00
Cincinnati So. R. R.,....	5,000 00	5,125 00	5,000 00
Miami Valley Ins. Co.,....	7,200 00	7,200 00	5,000 00
Mortgage assigned to Co.	225 00	225 00	225 00
Ohio Stock,.....	5,100 00	5,100 00	5,000 00
United States bonds,....	2,500 00	3,000 00	2,500 00
First National Bank,....	1,000 00	1,200 00	500 00
Pomeroy Iron Co's stock, and U. S. bond,.....	5,000 00	5,500 00	4,922 89
Total,.....	\$105,250 00	\$116,350 00	\$102,067 89
Cash deposited in bank,.....			32,084 03
Net premiums in course of collection,.....			60,000 00
Bills receivable,.....			10,382 61
Due from other Companies,.....			7,801 74
Personal property, \$5,000 00; Agency bal. (\$20,550 87),.....			
Assets of the Company at their actual value,.....			\$949,731 13

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$23,378 50
Losses reported and unadjusted,.....	51,263 91
Losses resisted,	25,645 16
Total,.....	\$100,287 57
Deduct re-insurance,.....	1,270 00
Net amount of unpaid losses,.....	\$99,017 57

Re-insurance on fire risks, one year or less,	\$276,286 23
Re-insurance on risks more than one year,	38,068 11
Amount required to re-insure all outstanding risks,	\$314,454 34
Cash dividends remaining unpaid,	289 00
Total liabilities, except capital stock,	\$413,760 91
Capital stock,	500,000 00
Surplus beyond capital,	35,970 22
Total liabilities, including capital and surplus,	\$949,731 13

IV. INCOME DURING THE YEAR.

	Fire.	Inland.	
Premiums received in cash,	\$738,811 42	\$56,660 92	
Deduct re-insurance, rebate, abatements, and return premiums,	98,956 16	6,490 47	
Actual cash premiums,	\$639,855 26	\$50,170 45	\$690,025 71
Bills and notes for unpaid premiums,		10,382 61	
From interest on bonds and mortgages,			15,298 00
From interest on loans and dividends on stocks and bonds,			14,208 73
From Rents,			1,568 26
Actual cash income,			\$721,100 70

V. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Am't paid for losses, (including \$53,- 582 86 occurring in previous years,) ..	\$362,539 69	\$49,189 90	
Deduct salvages &c.,	16,741 85	3,346 13	
Net amount paid for losses,	\$345,797 84	\$45,843 77	\$391,641 61
Cash dividends,			25,000 00
Commissions or brokerage,			120,405 75
Salaries and Fees,			30,724 50
Taxes,			16,650 43
All other payments and expenses,			96,404 27
Actual cash expenditures,			\$680,826 56

VI. MISCELLANEOUS.

	Fire.	Premiums.
Risks in force having not more than one year to run,	\$37,181,895 00	\$552,772 46
Having more than one and not more than three years to run,	3,947,622 00	48,999 91
Having more than three years to run,	563,915 00	8,732 13
	\$41,693,432 00	\$610,504 50
	Inland.	Premiums.
	\$4,527,498	\$56,660 92

Premiums received since the organization of the Company,.....	\$3,635,791 00
Losses paid since the organization of the Company.....	1,842,114 26
Cash dividends paid stockholders,.....	70,000 00
Stock owned by directors at date,.....	86,100 00

Business in Connecticut in 1875.

Fire risks taken, (no inland).....	\$770,925 50
Premiums received on same,.....	11,848 27
Losses Paid.....	11 263 60

THE AMERICAN FIRE INSURANCE COMPANY,

PHILADELPHIA, PENN.

Commenced Business March 12, 1810.

THOMAS R. MARIS, *President.*ALBERT C. L. CRAWFORD, *Secretary**Attorney in Connecticut, J. N. CRANDALL, Norwich.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$400,000 00
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II. ASSETS.

Real estate owned by the Company, unencumbered,.....	150,100 00
Loans on bond and mortgage, (first liens) not more than one year's interest due.....	405,739 50
Interest due and accrued on bond and mortgage loans,.....	7,046 88
Value of the land mortgaged,.....	\$284,975 00
Buildings (insured for \$345,300).....	617,475 00
	<u>\$902,450 00</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. AND STATE STOCKS:—		
U. S. 5's, registered, 1881,.....	\$20,000 00	\$23,350 00
Tennessee 6's, new,.....	14,000 00	5,600 00
Tennessee 6's, old,.....	10,000 00	4,000 00
MUNICIPAL BONDS:—		
City and County of Erie, Pa.,.....	1,600 00	1,280 00
City of Cincinnati, Ohio,.....	30,000 00	30,750 00
RAILROAD STOCKS:—		
North Pennsylvania,.....	5,000 00	5,300 00
Pennsylvania,.....	5,000 00	5,250 00

	Par Value.	Market Value.	
RAILROAD BONDS :—			
Harrisburg, Ports. Mt. Joy & Lan.,	\$10,000 00	\$10,000 00	
Delaware Railroad Co., mort. bonds,	5,000 00	5,000 00	
North Pennsylvania, 1st mort.	14,000 00	14,840 00	
" 2d " 	4,000 00	4,240 00	
Pennsylvania gen. mort. reg.	20,000 00	20,600 00	
" consol. gen. mort.	20,000 00	18,800 00	
Philadelphia, Wil. & Baltimore,	10,000 00	10,000 00	
D. & R. C'l & C. & A. R. R. & T. Co.	24,000 00	25,200 00	
Elmira & Williamsport,	1,000 00	550 00	
Little Schuylkill Navigation R. R....	5,000 00	5,160 00	
MISCELLANEOUS :—			
Schuylkill Navigation, 1st mort.	12,000 00	11,400 00	
Chesapeake & Delaware Canal, mort,	10,000 00	8,700 00	
Lehigh Coal & Nav. Co., 1884,	20,000 00	20,400 00	
" " 1897, reg. .	20,000 00	20,700 00	
Susquehanna Canal Co's mort.,	7,000 00	5,425 00	
Delaware Div Canal Co's mort.	15,000 00	14,700 00	
Schuylkill Nav. Co's mort. loan, '82,	1,225 00	992 25	
Am. Steamship Co. guar, Pa. R. R. .	15,000 00	11,400 00	
Philadelphia & Lan. Turnpike Co., ..	900 00	36 00	
Centennial International Exhibition,	2,500 00		
Total,	\$302,225 00	\$283,613 25	\$283,613 25

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.
U. S. 5-20 loan, 6's,	\$19,500 00	\$22,620 00	\$18,500 00
Pennsylvania R. R.,	30,000 00	31,500 00	25,000 00
" " 	5,000 00	5,250 00	3,500 00
Cambria Iron Co.,	25,000 00	32,000 00	20,000 00
Pennsylvania Salt Mfg. Co,	10,000 00	15,200 00	26,000 00
Lehigh Valley R. R.	5,000 00	6,200 00	
Pennsylvania R. R.	5,000 00	5,250 00	
Lehigh Valley R. R.	20,000 00	24,800 00	20,000 00
" " 	5,000 00	6,200 00	20,000 00
Pennsylvania Salt Mfg. Co.	10,000 00	15,200 00	
" R. R.,	5,000 00	5,250 00	
Lehigh Valley R. R.	3,000 00	3,330 00	4,000 00
Nesquehoning Val. R. R. .	1,250 00	1,375 00	
Delaware Co. Nat. Bank, ..	2,000 00	2,500 00	
" " 	3,500 00	4,375 00	3,000 00
Hestonville, Mantua & Fair-			
mount Passenger R. R. .	5,000 00	3,850 00	10,000 00
Huntington & B. T. Moun.	3,000 00	3,180 00	
Schuylkill Navigation Co.,	3,165 04	3,006 79	
Buck Mountain Coal Co.,	11,000 00	6,600 00	
Lehigh Coal & Nav. Co., ..	10,000 00	10,000 00	
Pennsylvania Salt Mfg. Co	2,500 00	3,800 00	4,000 00
Susquehanna Canal Co.,	8,000 00	6,200 00	
Andover Iron Co.,	2,500 00	3,125 00	

	Par Value.	Market Value.	Amount Loaned.	
Lehigh Coal & Nav. Co.,...	\$2,000 00	\$2,070 00}	\$2,700 00	
Delaware Co., Pa., bond...	1,000 00	1,000 00}		
Phila. Warehouse Co.,.....	5,000 00	5,400 00}	20,000 00	
Pitts. Cin. & St. Louis R.R.	9,000 00	7,200 00}		
Philadelphia & Erie R. R.,	13,000 00	11,830 00}		
Pennsylvania Railroad,....	10,000 00	10,500 00}	10,000 00	
Pennsylvania Salt Mfg. Co.	2,500 00	3,800 00}		
Total,.....	\$236,915 04	\$262,611 79	\$198,700 00	\$198,700 00
All other loans,.....				41,040 83
Cash in Company's principal office,.....				2,241 34
Cash deposited in Bank,.....				94,012 00
Interest due and accrued on stock,.....				4,501 67
Interest due and accrued on collateral loans,.....				1,050 46
Net Premiums in due course of collection,.....				25,507 31
All other property belonging to the Company,.....				963 38
Assets of the Company at their actual value,.....				\$1,214,516 62

III. LIABILITIES.

Losses adjusted and unpaid,	\$28,441 13	
Losses reported and unadjusted,.....	20,378 50	
Losses resisted,.....	5,210 23	
Net amount of unpaid losses,.....		\$54,029 86
Re-insurance on fire risks, one year or less,.....	\$210,386 73	
Re-insurance on risks more than one year,.....	23,812 53	
Amount required to re-insure all outstanding risks,.....		234,199 26
Amount reclaimable on perpetual fire insurance policies,.....		273,230 89
Cash dividends remaining unpaid,.....		528 00
All other demands against the Company,.....		3,199 44
Total liabilities, except capital stock,.....		\$565,187 45
Capital stock,.....		400,000 00
Surplus beyond capital,.....		249,329 17
Total liabilities including capital and surplus,.....		\$1,214,516 62

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$491,941 23	
Deduct re-insurance, rebate, abatements and return premiums,.....	46,646 19	
Actual cash premiums,.....		\$445,295 04
From interest on bonds and mortgages,.....		25,308 71
From interest on loans and dividends on stocks and bonds,.....		30,152 88
From all other sources,.....		5,825 46
Actual cash income,.....		\$506,582 09

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$9,691.25 occurring in previous years,).....	\$199,059 15
Cash dividends,.....	32,484 00
Commissions or brokerage,.....	80,537 29
Salaries and fees,.....	37,544 63
Taxes,.....	13,019 43
All other payments and expenses,.....	4,951 12
Actual cash expenditures,.....	<u>\$367,595 62</u>

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$34,871,714 00	\$420,773 47
Having more than one and not more than three years to run,.....	2,460,506 00	39,214 42
Having more than three years to run,.....	142,000 00	4,136 85
Perpetual risks and interest premiums,.....	11,003,850 00	287,611 46
	<u>\$48,478 070 00</u>	<u>\$751,736 20</u>
Premiums received since the organization of the Company.....		5,111,022 70
Losses paid since the Company organized,.....		3,508,216 16
Cash dividends paid stockholders,.....		1,892,975 50
Stock owned by directors at date,.....		18,600 00
Loaned to stockholders not officers,.....		2,400 00

Business in Connecticut, in 1875.

Fire risks taken (no inland,).....	\$907,384 00
Premiums received on same,.....	11,709 55
Losses paid,.....	<u>9,168 00</u>

AMERICAN CENTRAL INSURANCE COMPANY,

ST. LOUIS, MO.

Commenced Business February, 1853.

GEO. T. CREAM, *President*.JAMES NEWMAN, *Secretary*.*Attorney in Connecticut, C. C. KIMBALL, Hartford,*

I. CAPITAL.

Capital actually paid up in cash, \$300,000 00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. AND STATE STOCKS:—			
United States cur. 6's, reg.....	\$200,000 00	\$246,000 00	
“ new coin loan, reg.,.	50,000 00	58,500 00	
Missouri, 6 per cent.,.....	350,000 00	360,500 00	
Total.....	\$600,000 00	\$665,000 00	\$665,000 00
Cash in Company's principal office,.....			909 37
Cash deposited in Bank,.....			8,580 55
Net premiums in course of collection,.....			35,355 37
Assets of the Company at their actual value,.....			\$709,845 29

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$29,804 60	
Losses reported and unadjusted,.....	8,465 00	
Losses resisted,.....	4,600 00	
Net amount of unpaid losses.....		\$42,869 60
Re-insurance on risks, one year or less,.....	\$181,595 50	
Re-insurance on risks more than one year,.....	66,588 56	
Amount required to re-insure all outstanding risks,.....		248,184 06
Total liabilities, except capital stock,.....		\$291,053 66
Capital stock,.....		300,000 00
Surplus beyond capital,.....		118,791 63
Total liabilities, including capital and surplus,.....		\$709,845 29

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$557,778 71	
Deduct re-insurance, rebate, abatements and return premiums,.....	69,207 47	
Actual cash premiums,.....		\$488,571 24
From interest on stocks and bonds and stock loans,.....		32,074 23
Actual cash income,.....		\$520,645 47

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$35,810.68 occurring in previ- ous years,).....	\$265,691 31	
Deduct re-insurance in other Companies,.....	12,683 49	
Net amount paid for losses,.....		\$253,007 82
Cash dividends,.....		35,000 00
Commissions or brokerage,.....		83,864 97
Salaries and fees,.....		38,619 83
Taxes,.....		14,666 93
All other payments and expenditures,.....		53,809 00
Actual cash expenditures,.....		\$478,968 55

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$22,529,740 00	\$363,191 00
Having more than one and not more than three years to run,.....	3,578,374 00	57,034 60
Having more than three years to run,...	3,829,358 00	72,983 16
	\$29,937,472 00	\$493,208 76
Premiums received since the organization of the Company,.....		3,777,633 92
Losses paid since the organization of the Company,.....		2,200,823 82
Cash dividends paid stockholders,.....		99,037 70
Stock owned by directors at date,.....		26,400 00
Stock dividends declared,		81,250 00

Business in Connecticut in 1875.

Fire risks taken (no inland,.....	\$214,607 00
Premiums received on same.....	7,605 80
Losses paid.....	1,577 27

ARCTIC INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business July, 1853.

VINCENT TILYOW, *President.*CHAS. BAMBURGH, *Secretary.**Attorney in Connecticut, S. CHAPMAN JR., Hartford.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$200,00 00
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II. ASSETS.

Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	\$35,500 00
Interest due and accrued on bond and mortgage loans,.....	571 00
Value of land mortgaged,.....	\$40,000 00
Buildings (insured for \$21,500).....	23,000 00
	<u>\$63,000 00</u>

Stocks and Bonds owned by the Company.

U S. STOCKS :—	Par Value.	Market Value.	
United States 6's, currency,	\$50,000 00	\$61,500 00	
“ 5's, coup. (gold),	10,000 00	11,700 00	
“ 5's, registered new, gold	90,000 00	105,300 00	
Total,	\$150,000 00	\$178,500 00	\$178,500 00
Cash in the Company's principal office,.....			300 27
Cash deposited in Bank,.....			1,304 46
Interest accrued on Bank deposits,.....			115 93
Net premiums in course of collection,.....			6,415 87
All other property belonging to the Company,.....			18,272 52
Office furniture, \$1,000,.....			
Assets of the Company at their actual value,.....			<u>\$240,980 05</u>

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$2,225 00
Losses reported and unadjusted,.....	3,040 75
Losses resisted,.....	3,350 00
Total,.....	<u>\$8,615 75</u>
Deduct re-insurance,.....	1,500 00
Net amount of unpaid losses,.....	<u>\$7,115 75</u>

Re-insurance on fire risks, one year or less.....	\$17,865 66
Re-insurance on risks more than one year.....	918 73
Amount required to re-insure all outstanding risks,.....	\$18,784 39
Cash dividends remaining unpaid,.....	278 00
Due for borrowed money,.....	1,833 33
Total liabilities, except capital stock,.....	\$28,011 47
Capital stock,.....	200,000 00
Surplus beyond capital,.....	12,968 58
Total liabilities, including capital and surplus,.....	\$240,980 05

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$12,572 96
Deduct re-insurance, rebate, abatements and return premiums,	4,908 73
Actual cash premiums,.....	\$37,664 23
From interest on bonds and mortgages,.....	1,728 50
From interest on loans and dividends on stocks and bonds,.....	8,088 43
From rents,.....	7,412 50
Actual cash income,.....	\$54,893 66

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$2,816 13 occurring in previous years,).....	\$13,603 88
Deduct salvages &c.,.....	1,396 90
Net amount paid for losses,.....	\$12,206 98
Cash dividends,.....	20,268 00
Commissions or brokerage,.....	466 16
Salaries and fees,.....	16,700 02
Taxes,.....	1,481 86
All other payments and expenses,.....	15,202 14
Actual cash expenditures,.....	\$66,325 16

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$5,479,120	\$35,731 32
Having more than one and not more than three years to run,	455,000	2,113 88
	\$5,934,120	\$37,845 20
Premiums received since the organization of the Company,.....		2,722,381 00
Losses paid since the Company organized,.....		2,002,975 00
Cash dividends paid stockholders,.....		527,500 00
Stock owned by directors at date,.....		38,880 00
Loaned to officers and directors,....		20,500 00

Business in Connecticut in 1875.

Fire risks taken (no inland).....	\$103,591 00
Premiums received on same,.....	1,094 75

ATLANTIC FIRE INSURANCE COMPANY,

BROOKLYN, N. Y.

Commenced Business January, 1872.

JOHN D. COCKS, *President*.WM. D. CORNELL, *Secretary*.*Attorney in Connecticut, JUDAH FRISBIE, New Haven,*

I. CAPITAL.

Capital actually paid up in cash,.....	\$200,000 00
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II. ASSETS.

Loans on bond and mortgage, (first liens) not more than one year's interest due,	\$108,000 00
Interest accrued on bond and mortgage loans,.....	624 16
Value of the land mortgaged,.....	\$114,500
Buildings (insured for \$115,500),.....	180,500
	<u>\$295,000</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. AND STATE STOCKS :—			
United States registered, 1881,	\$50,000 00	\$59,875 00	
“ “ 1865,	50,000 00	58,500 00	
“ coupon, 1865,	125,000 00	146,562 50	
South Carolina, 6 per cent.,.....	20,000 00	2,400 00	
MUNICIPAL BONDS :—			
City of Richmond, Va., 8 per cent.,.	10,000 00	10,000 00	
Total,.....	\$255,000 00	\$277,337 50	\$277,337 50

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.
Home Life Insurance Co.,...	\$1,000 00	\$1,500 00)	\$2,250 00
Elizabeth City, N. J.,.....	1,000 00	1,000 00)	
Atlantic Dock Co.,.....	15,000 00	16,500 00	10,000 00
Elizabeth City, N. J.,.....	3,000 00	3,000 00	2,000 00
“ “	4,000 00	4,000 00	2,500 00
First Nat. Bank, Brooklyn,.	5,000 00	10,000 00)	10,000 00
Leclade Gas Co., St. Louis,.	5,000 00	5,350 00)	
Bank of the Republic. N. Y.	5,000 00	5,000 00	4,000 00
Continental Ins. Co., N. Y.,	1,000 00	1,200 00)	1,500 00
Central Trust Co., N. Y.,....	1,000 00	1,200 00)	
First Nat. Bank, Brooklyn,.	1,000 00	2,000 00	1,200 00
Tradesmen's Ins. Co., N. Y.	1,350 00	2,700 00	1,450 00
Total,.....	\$43,350 00	\$53,450 00	\$34,900 00

Cash in Company's principal office,.....	\$22,609 54
Cash deposited in Bank,.....	42,886 95
Interest accrued on collateral loans,.....	600 07
Net premiums in course of collection,.....	13,653 69
Assets of the Company at their actual value,.....	\$500,611 91

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$23,179 94
Losses reported and unadjusted,.....	10,117 69
Losses resisted,.....	9,336 77
Net amount of unpaid losses,.....	\$42,634 40
Re-insurance on fire risks, one year or less,	\$121,779 56
Re-insurance on risks more than one year,.....	3,148 18
Amount required to re-insure all outstanding risks,.....	124,927 74
Total liabilities, except capital stock,.....	\$167,562 14
Capital stock,.....	200,000 00
Surplus beyond capital,.....	133,049 77
Total liabilities, including capital and surplus,.....	\$500,611 91

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$381,000 08
Deduct re-insurance, rebate, abatements and return premiums,.....	43,998 76
Actual cash premiums,.....	337,001 32
From interest on bonds and mortgages,.....	6,537 03
From interest on loans and dividends on stocks and bonds,.....	18,815 12
Actual cash income,.....	\$362,353 47

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$28,128.81 occur- ring in previous years),.....	\$205,694 50
Deduct salvages,.....	301 60
Net amount paid for losses,.....	\$205,392 90
Cash dividends,.....	20,000 00
Commissions or brokerage,.....	41,474 56
Salaries and fees,.....	24,400 04
Taxes,.....	8,652 21
All other payments and expenditures,.....	21,447 35
Actual cash expenditures,.....	\$321,367 06

VI. MISCELLANEOUS.

Premiums.

Risks in force having more than one year to run,	\$24,746.142 00	\$243,559 13
Having more than one and not more than three years to run,	362,337 00	3,956 42
Having more than three years to run,	79,000 00	1,071 10
	\$25,187,479 00	\$248,586 65
Premiums received since the organization of the company,		1,270,988 77
Losses paid since the organization of the company,		570,075 57
Cash dividends paid stockholders,		60,000 00
Stock owned by directors at date,		65,500 00
Loaned to directors,		22,250 00
Loaned to stockholders, not officers,		1,200 00

Business in Connecticut in 1875.

Fire risks taken (no inland),	\$2,697,118 00
Premiums received on same,	33,948 89
Losses paid,	25,960 25

ATLANTIC FIRE AND MARINE INSURANCE COMPANY,

PROVIDENCE, R. I.

Commenced Business June, 1852.

J. S. PARISH, *President*,T. W. HAYWARD, *Secretary*.*Attorney in Connecticut*, WILLIAM E. BAKER, Hartford.

I. CAPITAL.

Capital actually paid up in cash,	\$200,000 00
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II. ASSETS.

Real estate owned by the Company unencumbered,	\$145,780 26
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Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
MUNICIPAL BONDS:—		
Elizabeth City, N. J.,	\$10,000 00	\$10,000 00
RAILROAD STOCKS:—		
Michigan Central,	10,400 00	6,240 00

	Par Value.	Market Value.	
BANK STOCKS:—			
National Bank of Commerce, Prov.,...	\$10,000 00	\$10,500 00	
Northern Bank, " ...	12,000 00	12,000 00	
Weybosset National, " ...	1,850 00	2,257 00	
Merchants " ...	10,000 00	12,000 00	
Fourth " ...	5,000 00	6,500 00	
American Exchange Nat. N. Y.,.....	5,000 00	5,800 00	
Fourth National, "	10,000 00	9,600 00	
MISCELLANEOUS:—			
R. I. Safe Deposit Co.,.....	1,000 00	1,000 00	
Delaware & Hudson Canal Co.,.....	8,300 00	10,292 00	
Total,.....	\$82,550 00	\$86,189 00	\$86,189 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
National Exchange Bank,...	\$800 00	\$960 00	\$779 22	
Providence Gas Company, .	2,200 00	3,960 00	1,162 50	
Nicholson File Co., Prov., .	9,250 00	7,400 00	5,000 00	
Lexington Copper Min'g Co.	1,950 00	390 00	137 50	
Total,.....	\$14,200 00	\$12,710 00	\$7,079 22	\$7,079 22
Cash in the Company's principle office,.....			696 23	
Cash deposited in Bank,			13,456 79	
Interest due and accrued on collateral loans,.....			254 91	
Net premiums in due course of collection,.....			10,512 08	
All other property belonging to the Company,.....			3,077 83	
Assets of the Company at their actual value,.....			\$267,046 32	

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$9,539 54	
Losses reported and unadjusted,.....	2,625 00	
Net amount of unpaid losses,.....		\$12,164 54
Re-insurance on fire risks, one year or less,.....	\$31,230 64	
Re-insurance on risks more than one year,.....	5,668 67	
Re-insurance on marine risks,.....	654 50	
Amount required to re-insure all outstanding risks,.....	37,553 81	
Cash dividends remaining unpaid,.....	12 00	
Due and accrued for salaries, rent &c.,.....	543 43	
Total liabilities, except capital Stock,.....	\$50,273 78	
Capital stock,.....	200,000 00	
Surplus beyond capital,.....	16,772 54	
Total liabilities including capital and surplus,	\$267,046 32	

IV. INCOME DURING THE YEAR.

	Fire.	Marine,	
Premiums received in cash,.....	\$85,470 75	\$17,601 65	
Deduct re-insurance, rebate, abatements and return premiums,.....	9,033 64	6,652 79	
Actual cash premiums,.....	\$76,437 11	\$10,948 86	\$87,385 97
From interest on loans and dividends on stocks and bonds,			6,912 52
Received from all other sources,.....			7,084 99
Actual cash income,.....			\$101,383 48

V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Am't paid for losses, (including \$4,743 95 occurring in previous years,).....	\$29,795 63	\$3,004 92	
Deduct salvages &c.,.....	49 82	933 29	
Net amount paid for losses,.....	\$29,745 81	\$2,071 63	\$31,817 44
Cash dividends,.....			24,150 00
Commissions or brokerage,.....			12,478 90
Salaries, fees, &c.,.....			8,159 37
Taxes,.....			2,845 88
All other payments and expenses,.....			9,658 64
Incidental expenses, \$4,822 40 ; Improvement on real estate, \$4,836 24,.....			
Actual cash expenditures,.....			\$89,110 23

VI. MISCELLANEOUS.

	Fire.	Premiums.
Risks in force having not more than one year to run,.....	\$4,681,069 38	\$70,052 54
Having more than one and not more than three years to run,.....	416,649 25	5,876 03
Having more than three years to run,.....	152,805 00	2,329 17
	\$5,250,523 63	\$78,257 74
	Marine.	Premiums.
	\$51,710 00	\$654 50
Premiums received since the organization of the Company,.....		2,722,406 57
Losses paid since the Company organized,.....		2,148,174 99
Cash dividends paid stockholders,.....		296,000 00
Stock owned by directors at date,.....		59,166 00
Stock dividends declared,.....		50,000 00
Loaned to officers and directors,.....		5,000 00
Loaned to stockholders, not officers,.....		2,079 22

Business in Connecticut in 1875.

Fire and marine risks taken,.....	\$272,148 50
Premiums received on same,.....	4,012 05
Losses paid,.....	800 00

BANGOR FIRE INSURANCE COMPANY,

BANGOR, MAINE.

Commenced Business May, 1872.

MALCOM H. ANGELL, *President.*OLIVER B. PLUMMER, *Secretary.**Attorney in Connecticut, SILAS CHAPMAN, JR. Hartford.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$201,520 00
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II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due,.....	\$226,400 00
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Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. Stock :—			
United States 5-20's, 1867,.....	\$12,000 00	\$14,385 00	
MUNICIPAL BOND :—			
Bangor City,.....	10,000 00	10,210 00	
Total,.....	\$22,000 00	\$24,595 00	\$24,595 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned:	
Mercantile Bank stock,.....	\$3,050 00	\$3,750 00	\$3,000 00	
Kenduskeag Nat. Bank,.....	2,000 00	2,700 00	2,000 00	
Maine Telegraph Co.,.....	1,200 00	1,800 00	1,200 00	
Bangor Boom Co.,.....	2,700 00	2,970 00	2,000 00	
Burlington & Ced. Rap.R.R	1,000 00	900 00	1,000 00	
Dexter Town Bond,.....	2,200 00	2,116 00	2,000 00	
Maine Central R. R.....	300 00	300 00	300 00	
United States 5-20's,.....	2,000 00	2,200 00	2,000 00	
State of Maine bonds,.....				
Androscog & Ken. R. R... }	5,000 00	6,000 00	5,000 00	
United States bonds,..... }				
Pen. Boom & Old T. B. Co.	1,000 00	1,100 00	1,000 00	
European & N. A. R. R.....	5,000 00	4,500 00	4,000 00	
First National Bank,.....	1,800 00	2,250 00	2,000 00	
Total,.....	\$27,250 00	\$30,586 00	\$25,500 00	\$25,500 00

Cash in Company's principal office,.....	\$510 60
Cash deposited in Bank,.....	28,165 10
Interest accrued on stocks,.....	135 00
Interest accrued on collateral loans,.....	13,476 00
Net premiums in course of collection,.....	14,763 55
Bills receivable,.....	5,569 88
Assets of the Company at their actual value,.....	\$339,115 13

III. LIABILITIES.

Losses reported and unadjusted,.....	\$84,049 10
Losses resisted,.....	3,750 00
Net amount of unpaid losses,.....	\$37,799 10
Re-insurance on fire risks one year or less,.....	\$70,483 13
Re-insurance on risks more than one year,.....	23,974 53
Re-insurance on unexpired marine risks,.....	162 50
• Amount required to re-insure all outstanding risks,.....	94,620 16
Due for salaries, printing, &c.,.....	987 50
Total liabilities, except capital stock,.....	\$133,406 76
Capital stock,.....	201,520 00
Surplus beyond capital,.....	4,188 37
Total liabilities, including capital and surplus,.....	\$339,115 13

IV. INCOME DURING THE YEAR.

	Fire.	Marine.
Premiums received in cash,.....	\$246,800 93	\$34,656 38
Deduct re-insurance, rebate, abatements and return premiums,.....	24,645 82	4,860 01
Actual cash premiums,.....	\$222,155 11	\$29,796 37
Bills and notes for unpaid premiums,.....	2,140 50	
Interest on bonds and mortgages,.....		17,802 00
From all other sources,.....		1,083 25
Actual cash income,.....		\$270,886 73

V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.
Am't paid for losses, (including \$13,- 588 22 occurring in previous years).....	\$114,504 95	\$29,607 74
Deduct salvages &c.,.....		2,646 14
Net amount paid for losses,.....	\$114,504 95	\$26,961 60
Commissions or brokerage,.....		45,233 53
Salaries and fees,.....		6,506 39
Taxes,.....		4,436 09
All other payments and expenses,.....		19,914 61
Actual cash expenditures,.....		\$217,557 17

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$11,901,279 00	\$148,990 94
Having more than one and more not than three years to run,.....	1,903,732 00	21,947 96
Having more than three years to run,.....	839,713 00	9,984 91
	<u>\$14,644,724 00</u>	<u>\$180,923 81</u>
Premiums received since the organization of the Company,.....		\$579,834 45
Losses paid since the organization of the Company,.....		364,684 82
Stock owned by the directors at date,.....		80,000 00
Loaned to officers and directors,.....		10,000 00
Loaned to stockholders not officers,.....		247,900 00

Business in Connecticut in 1875.

Fire and marine risks taken,.....	\$113,900 00
Premiums received,.....	2,005 13
Losses incurred,.....	138 18

CAPITAL CITY INSURANCE COMPANY,

ALBANY, NEW YORK.

Commenced Business February, 1865.

FRANK CHAMBERLAIN, *President.*JAMES F. CROSBY, *Secretary.**Attorney in Connecticut, RALPH GILLET, Hartford.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$150,000 00
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II. ASSETS.

Stocks and Bonds owned by the Company.

	(Par Value.	Market Value.
U. S. STOCKS :—		
United States 6's, 1881, registered,...	\$86,000 00	\$102,985 00
“ 5-20's, 1867, “ ..	54,500 00	65,127 50
RAILROAD BONDS :—		
Central Pacific gold,.....	11,000 00	11,550 00
Total,.....	<u>\$151,500 00</u>	<u>\$179,662 50</u>

Cash in Company's principal office,.....	\$274 94
Cash deposited in Bank,.....	2,546 93
Interest due and accrued on stocks,.....	5,113 13
Net premiums in course of collection,.....	5,596 26
Assets of the Company at their actual value,.....	<u>\$193,193 76</u>

III. LIABILITIES.

Net amount of unpaid losses,.....	\$3,103 34
Re-insurance on fire risks, one year or less,.....	\$22,146 15
Re-insurance on risks more than one year,.....	809 00
Amount required to re-insure all outstanding risks,.....	22,955 15
Due for salaries, printing, &c.,.....	644 50
Taxes,	160 20
Total liabilities except capital stock,	<u>\$26,863 19</u>
Capital stock,.....	150,000 00
Surplus beyond capital,.....	16,330 57
Total liabilities, including capital and surplus,.....	<u>\$193,193 76</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$48,198 41
Deduct re-insurance, rebate, abatements and return premiums,	3,730 52
Actual cash premiums,.....	<u>\$44,467 89</u>
From interest on bond and mortgage,.....	10,038 02
Actual cash income,.....	<u>\$54,505 91</u>

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses,(including \$1,942 73 occur- ring in previous years.).....	\$20,253 27
Deduct salvages &c ,.....	1,255 93
Net amount paid for losses,.....	<u>\$27,997 34</u>
Cash dividends,.....	15,000 00
Commissions or brokerage,.....	7,575 48
Salaries and fees,.....	4,400 00
Taxes,.....	651 86
All other payments and expenses,.....	4,046 90
Actual cash expenditures,.....	<u>\$59,671 58</u>

VI. MISCELLANEOUS.

Risks in force having not more than one year to run,.....	\$3,335,271 00	Premiums. \$42,727 61
Having more than one and not more than three years to run,.....	64,100 00	875 64
	<u>\$3,399,371 00</u>	<u>\$43,603 25</u>

Premiums received since the organization of the Company,.....	\$431,087 83
Losses paid since the organization of the Company,.....	344,942 55
Cash dividends paid stockholders,.....	141,500 00
Stock owned by directors at date,.....	60,100 00

Business in Connecticut in 1875.

Fire risks taken (no inland).....	\$226,280 00
Premiums received on same,.....	3,057 78
Losses paid,.....	2,149 57

CITIZENS FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business April, 1837.

JAMES M. McLEAN, *President.*

EDWARD A. WALTON, *Secretary*

Attorney in Connecticut, W. E. BAKER, Hartford.

I. CAPITAL.

Capital actually paid up in cash,.....	\$300,000 00
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II. ASSETS.

Real estate owned by the Company unencumbered,.....	\$61,000 00
Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	140,950 00
Loans on bond and mortgage, (first liens) more than one year's interest due,.....	25,000 00
Interest due and accrued on bond and mortgage loans,.....	3,680 54
Value of the land mortgaged,.....	\$258,500
Buildings (insured for \$103,150).....	163,500
	\$422,000

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. AND STATE STOCKS :—		
United States, 6 per c., reg. 1881,....	\$150,000 00	\$179,437 50
“ “ 6 per c., 1867,.....	100,000 00	119,250 00
“ “ 6 per c., cur. 1898,....	50,000 00	61,312 50
Virginia, 6 per c.,.....	30,000 00	15,800 00
South Carolina, 6 per c.,.....	11,200 00	3,864 00
RAILROAD BONDS :—		
Lake Shore & Mich. Southern,.....	50,000 00	50,250 00
BANK STOCKS :—		
National Citizens Bank,.....	22,500 00	28,125 00
MISCELLANEOUS :—		
Union Trust Company,.....	7,800 00	10,920 00
Total,.....	\$421,500 00	\$468,959 00
		\$468,959 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
Manhattan Life Ins. Co.,...	\$1,000 00	\$5,000 00	\$1,500 00	
.. " " " ...	800 00	4,000 00	2,000 00	
" " " " ...	1,000 00	5,000 00)	3,200 00	
National Citizens Bank,...	1,250 00	1,562 50)		
" " "	1,000 00	1,250 00)	11,000 00	
Manhattan Life Ins.,.....	4,100 00	20,500 00)		
Nat. Butch's & Drov's Bank	1,550 00	2,015 00	1,600 00	
N. Y. Balance Dock Co.,...	1,500 00	900 00)	750 00	
Empire Laundry Co.,.....	1,000 00	250 00)		
Real Estate Trust Co.,.....	4,000 00	4,000 00)	5,000 00	
Bank of the Metropolis,...	2,500 00	2,500 00)		
Union Trust Co.,.....	5,000 00	7,000 00	5,500 00	
" " "	15,000 00	21,000 00)		
Metropolitan Gas Light Co.	10,000 00	15,000 00)	20,000 00	
N. Y. Cen. & Hud. R. R. R.	10,000 00	10,500 00)		
National Citizens Bank,...	4,250 00	5,312 50)	6,500 00	
Harlem Bank,.....	2,500 00	2,500 00)		
Central Trust Co.,.....	2,000 00	2,000 00	1,500 00	
Long Island Bank,.....	2,500 00	3,250 00	1,000 00	
Lake Shore & Mich So. R. R.	4,000 00	2,400 00)	50,000 00	
" " "	60,000 00	60,000 00)		
Westchester County Town,	12,000 00	12,000 00 *	10,000 00	
United States, 5-20's, 1865,	1,000 00	1,155 00	1,000 00	
" " 5-20's, 1865,	1,000 00	1,155 00	1,000 00	
Total,.....	\$148,950 00	\$190,250 00	\$121,550 00	\$121,550 00
Cash deposited in bank,.....				60,485 22
Interest due and accrued on stocks,.....				900 00
Interest due and accrued on collateral loans,.....				621 85
Net premiums in course of collection,.....				18,311 88
All other property belonging to the Company,.....				791 67
Assets of the Company at their actual value,.....				\$902,250 16

III. LIABILITIES.

Re-insurance on fire risks, one year or less,.....	\$122,993 50	
Re-insurance on risks more than one year,.....	20,756 53	
Amount required to re-insure all outstanding risks,.....		\$143,750 03
Cash dividends remaining unpaid,.....		153 80
Due and accrued for salaries,.....		1,466 66
All other demands against the Company,.....		500 00
Total liabilities, except capital stock,.....		\$145,870 49
Capital stock,.....		300,000 00
Surplus beyond capital,.....		456,379 67
Total liabilities, including capital and surplus,.....		\$902,250 16

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$291,918 17	
Deduct re-insurance, rebate, abatements, and return premiums,.....	29,107 75	
Actual cash premiums,.....		\$262,810 42
From interest on bonds and mortgages,.....		10,397 09
From interest on loans and dividends on stocks and bonds,.....		34,753 57
From all other sources,.....		4,332 50
Actual cash income,.....		\$312,293 58

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$11,873 34 occur- ring in previous years,).....	\$83,743 13	
Deduct salvages, &c.,	237 46	
Net amount paid for losses,.....		\$83,505 67
Cash dividends,.....		70,346 20
Commissions or brokerage,.....		25,165 52
Salaries and Fees,.....		57,364 94
Taxes,.....		3,298 91
All other payments and expenses,.....		23,237 21
Actual cash expenditures,.....		\$262,918 45

VI. MISCELLANEOUS.

	Premiums.
Risks in force having not more than one year to run,.....	\$42,476,899 43 \$265,992 59
Having more than one and not more than three years to run,.....	2,351,207 08 25,781 22
Having more than three years to run,.....	842,995 00 11,570 17
	\$45,671,101 51 \$303,343 98
Premiums received since the organization of the Company.....	4,862,006 79
Losses paid since the organization of the Company.....	2,206,447 88
Cash dividends paid stockholders,.....	1,156,050 00
Stock owned by directors at date,.....	68,880 00
Loaned to directors,.....	72,950 00
Loaned to stockholders, not officers,.....	31,100 00

Business in Connecticut in 1875.

Fire risks taken, (no inland).....	\$416,000 00
Premiums received on same,.....	4,570 10
Losses Paid,.....	5,949 99

CITIZENS FIRE INSURANCE COMPANY,

NEWARK, NEW JERSEY.

Commenced Business May 1st, 1869.

JOSEPH M. SMITH, *President.*A. PAUL SCHARFF, *Secretary.**Attorney in Connecticut, C. M. WEBSTER, Hartford.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$200,000 00
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II. ASSETS.

Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	\$192,353 16
Loans on bond and mortgage (first liens) more than one year's interest due,.....	6,158 34
Interest due and accrued on bond and mortgage loans,.....	4,606 18
Value of the land mortgaged,.....	\$470,000 00
Buildings (insured for \$143,100).....	320,950 00
	<hr/>
	\$790,950 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. STOCKS:—		
United States 5-20's, coup. new '65,.	\$60,000 00	\$72,375 00
“ 10.40's, registered,...	40,000 00	47,000 00
MUNICIPAL BONDS:—		
Essex County, Bounty,.....	200 00	200 00
Passaic County,.....	500 00	500 00
Richmond City, Va.,.....	10,000 00	10,000 00
RAILROAD BONDS:—		
Newark & New York,.....	1,000 00	1,000 00
MISCELLANEOUS:—		
Citz. Gas L. Co., Convert. 1st mort.	13,000 00	13,000 00
Total,.....	\$124,700 00	\$144,075 00
		\$144,075 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.
First Nat. Bank Newark..	\$4,000 00	\$4,800 00	\$3,500 00
North Ward Nat. Bank,...	12,000 00	12,700 00	10,000 00
Citz. Gas Light Co.,.....	2,500 00	2,250 00	2,000 00
North Ward Nat. Bank,...	900 00	954 00	
Total,.....	\$19,400 00	\$20,704 00	\$15,600 00
			\$15,600 00

All other loans,.....	\$12,350 00
Cash in the Company's principal office,.....	9,154 15
Cash deposited in Bank,.....	33,114 10
Interest due and accrued on stocks,.....	1,190 08
Interest due and accrued on collateral loans,.....	678 42
Net premiums in course of collection.....	41,129 13
Assets of the Company at their actual value,.....	<u>\$460,408 56</u>

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$30,165 50
Losses reported and unadjusted,.....	18,330 74
Losses resisted,.....	2,750 00
Total,.....	<u>\$51,246 24</u>
Deduct re-insurance,.....	2,467 40
Net amount of unpaid losses,.....	<u>\$48,778 84</u>
Re-insurance on fire risks, one year or less,.....	\$164,074 65
Re-insurance on risks more than one year.....	20,092 60
Amount required to re-insure all outstanding risks,.....	184,167 25
Principal on unpaid scrip,.....	70 00
Due for salaries, printing, &c.,.....	3,366 94
Total liabilities, except capital stock,.....	<u>\$236,383 03</u>
Capital Stock,.....	200,000 00
Surplus beyond capital,	24,025 53
Total liabilities, including capital and surplus,.....	<u>\$460,408 56</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$529,620 31
Deduct re-insurance, rebate, abatements and return premiums,.....	<u>56,917 66</u>
Actual cash premiums,.....	<u>\$472,702 65</u>
From interest on bonds and mortgages,.....	14,382 53
From interest on loans and dividends on stocks and bonds.....	7,957 15
Actual cash income,.....	<u>\$495,042 33</u>

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$16,282 66 occur- ring in previous years,).....	\$231,895 22
Deduct salvages &c.,.....	<u>7,565 51</u>
Net amount paid for losses,.....	<u>\$224,329 71</u>
Cash dividends,.....	26,014 40
Scrip or Certificates of profits redeemed in cash,.....	227 00
Commissions or brokerage,.....	115,442 76
Salaries and fees,.....	11,575 11
Taxes,	7,877 25
All other payments and expenses,.....	32,897 00
Actual cash expenditures,.....	<u>\$418,363 23</u>

VI. MISCELLANEOUS.

Scrip dividends declared to date,.....	\$3,804 00	
Deduct amount redeemed in cash,.....	3,734 00	
Balance of scrip dividends,.....	\$70 00	
Risks in force having not more than one year to run,.....	\$20,421,887 00	Premiums. \$328,149 30
Having more than one and not more than three years to run,.....	1,763,096 00	23,141 62
Having more than three years to run,.....	327,575 00	5,831 07
	\$22,512,558 00	\$357,121 99
Premiums received since the organization of the Company,.....		1,264,617 54
Losses paid since the organization of the Company,.....		530,989 34
Cash dividends paid stockholders,.....		73,231 94
Stock owned by directors at date,.....		148,150 00
Loaned to officers and directors,.....		72,708 34
Loaned to stockholders, not officers,.....		4,750 00

Business in Connecticut in 1875.

Fire risks taken (no inland,).....	\$854,143 00
Premiums received on same,	12,918 51
Losses paid,.....	8,579 24

CITIZENS INSURANCE COMPANY,

St. Louis. Mo.

Commenced Business February, 1837.

E. O. STANNARD, *President.*JOHN P. HARRISON, *Secretary.**Attorney in Connecticut, S. CHAPMAN JR., Hartford.*

I. CAPITAL.

Capital actually paid up in cash,	\$200,000 00
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II. ASSETS.

Real estate owned by the Company, unencumbered,.....	\$6,250 00
Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	37,866 00
Value of land mortgaged,.....	\$80,000 00
Buildings,.....	13,000 00
	\$93,000 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
STATE STOCK :—			
Missouri 6's,.....	\$50,000 00	\$51,500 00	
MUNICIPAL BONDS :—			
City of St. Louis, gold,.....	50,000 00	53,000 00	
RAILROAD BONDS :—			
North Missouri, 1st mortgage,.....	100,000 00	90,000 00	
BANK STOCKS :—			
Second National Bank,.....	3,000 00	2,550 00	
MISCELLANEOUS :—			
St. Louis Elevator Co.,.....	60,000 00	62,400 00	
St. Louis Chamber of Commerce,....	20,000 00	20,800 00	
“ “ stock,	5,000 00	2,000 00	
Venice Elevator Co.,.....	10,000 00	5,000 00	
Yaeger Milling Co.,.....	12,800 00	19,200 00	
Total.....	\$310,800 00	\$306,450 00	\$306,450 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
St. Louis Elevator Co.,.....	\$11,900 00	\$9,520 00	\$8,000 00	
“ “	1,400 00	1,120 00	1,000 00	
St. Louis Democrat Co.,....	15,000 00	10,000 00	5,500 00	
Total,.....	\$28,300 00	\$20,640 00	\$14,500 00	\$14,500 00
All other loans,.....				13,250 00
Cash in Company's principal office,.....				2,028 50
Cash deposited in Bank,.....				23,985 74
Net premiums in course of collection,.....				25,925 11
Assets of the Company at their actual value.....				\$430,255 35

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$21,628 00	
Losses reported and unadjusted,.....	7,240 00	
Losses resisted,.....	2,143 00	
Net amount of unpaid losses,.....		\$31,011 00
Re-insurance on fire risks, one year or less,.....	\$85,243 00	
Re-insurance on risks more than one year,.....	6,988 00	
Re-insurance at 50 per c. on inland navigation risks,.....	75 00	
Amount required to re-insure all outstanding risks,.....		92,306 00
Total liabilities, except capital stock,.....		\$123,317 00
Capital stock,.....		200,000 00
Surplus beyond capital.		106,938 35
Total liabilities, including capital and surplus,.....		\$430,255 35

IV. INCOME DURING THE YEAR.

	Fire.	Inland.	
Premiums received in cash,.....	\$202,027 48	\$10,141 21	
Deduct re-insurance, rebate, abate- ments, and return premiums,.....	4,274 69	949 85	
Actual cash premiums,.....	\$197,752 79	\$9,191 36	\$206,944 15
From interest on stocks and bonds and stock loans,.....			22,087 99
Actual cash income,.....			\$229,032 14

V. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Am't paid for losses, (including \$16,- 328 occurring in previous years,).....	\$95,696 32	\$2,638 56	
Deduct salvages &c.,.....		922 22	
Net amount paid for losses,.....	\$95,696 32	\$1,716 34	\$97,412 66
Cash dividends,.....			19,925 00
Commissions or brokerage,.....			36,829 70
Salaries and fees,.....			8,000 00
Taxes,.....			7,676 27
All other payments and expenses,.....			12,605 09
Actual cash expenditures,.....			\$182,448 72

VI. MISCELLANEOUS,

		Premiums.
Risks in force having not more than one year to run,.....	\$9,761,512 00	\$170,487 00
Having more than one and not more than three years to run,.....	411,154 00	6,441 00
Having more than three years to run,.....	207,500 00	3,582 90
	\$10,380,166 00	\$180,510 90
	Inland.	Premiums.
	24,000 00	150 00
Stock owned by directors at date,.....		73,100 00
Loaned to officers and directors,.....		9,300 00

Business in Connecticut in 1875.

Fire risks taken (no inland,).....	\$489,307 00
Premiums received on same,.....	6,942 26
Losses paid,.....	6,746 59

COMMERCE FIRE INSURANCE COMPANY,

ALBANY, N. Y.

Commenced Business June. 1859.

ADAM VAN ALLEN, *President.*RICHARD V. DE WITT, *Secretary.**Attorney in Connecticut, B. R. ALLEN, Hartford.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$200,000 00
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II. ASSETS.

Real estate owned by the Company, unencumbered,.....	\$45,000 00
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Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U S. STOCKS :—			
United States, currency,.....	\$230,000 00	\$281,750 00	
BANK STOCK :—			
First National Bank of Albany, N. Y.,	20,000 00	32,000 00	
National Albany Exchange Bank,.....	8,000 00	11,200 00	
Union National Bank of Albany,.....	1,900 00	2,280 00	
Total,	\$259,900 00	\$327,230 00	\$327,230 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Ætna Ins. Co., Hartford,.....	\$1,000 00	\$2,100 00	\$1,000 00	
First Nat. Bank of Albany,.....	8,000 00	12,800 00	10,000 00	
Total,	\$9,000 00	\$14,900 00	\$11,000 00	\$11,000 00
Cash in the Company's principal office,.....				1,760 42
Cash deposited in Bank,.....				25,156 08
Interest due and accrued on stocks,.....				674 14
Net premiums in course of collection,.....				1,903 12
All other property belonging to the Company,.....				433 33
Assets of the Company at their actual value,.....				\$413,157 09

III. LIABILITIES.

Losses reported and unadjusted,.....	\$2,860 00
Losses resisted,.....	1,000 00
Net amount of unpaid losses,.....	\$3,860 00

Re-insurance on fire risks, one year or less.....	\$49,602 48	
Re-insurance on risks more than one year.....	11,879 58	
Amount required to re-insure all outstanding risks;.....		\$61,482 06
Total liabilities, except capital stock,.....		\$65,342 06
Capital stock,.....		200,000 00
Surplus beyond capital,.....		147,815 03
Total liabilities, including capital and surplus,.....		\$413,157 09

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$125,313 10	
Deduct re-insurance, rebate, abatements and return premiums,	12,264 59	
Actual cash premiums,.....		\$113,048 51
From interest on loans and dividends on stocks and bonds,.....		17,930 09
From rents,.....		2,708 76
Actual cash income,.....		\$133,687 36

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$10,702 92 occurring in previous years,).....	\$65,174 06	
Deduct salvages &c.,.....	1,843 57	
Net amount paid for losses,.....		\$63,320 49
Cash dividends,.....		28,000 00
Commissions or brokerage,.....		15,962 43
Salaries and fees,.....		10,837 33
Taxes,.....		5,306 49
All other payments and expenses,.....		8,067 66
Advertising and printing, \$2,650 09; travelling and adjusting \$1,777 89; law, \$1,299 36; office expenses, building repairs, supplies and incidentals, \$2,340 32,.....		
Actual cash expenditures,.....		\$131,504 40

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$10,191,291	\$109,745 04
Having more than one and not more than three years to run, . . .	1,142,560	15,085 66
Having more than three years to run,.....	181,180	2,414 02
	\$11,515,031	\$127,244 72
Premiums received since the organization of the Company,.....		2,713,471 00
Losses paid since the Company organized,.....		1,981,846 00
Cash dividends paid stockholders,.....		378,000 00

Stock owned by directors at date,.....	\$61,875 00
Loaned to officers and directors,....	10,000 00
Loaned to stockholders not officers,.....	1,000 00

Business in Connecticut in 1875.

Fire risks taken (no inland).....	\$448,693 00
Premiums received on same,.....	6,547 70
Losses paid,.....	4,428 33

COMMERCIAL FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business May 15, 1850.

H. V. B. FOWLER, *President.*DAVID QUACKINBUSH, *Secretary.**Attorney in Connecticut, V. F. McNEIL, Cornwall Bridge.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$200,000 00
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II. ASSETS.

Loans on bond and mortgage, (first liens) not more than one year's interest due,	\$81,950 00
Interest accrued on bond and mortgage loans,.....	751 52
Value of the land mortgaged,.....	\$93,500
Buildings (insured for \$75,600),.....	143,600
	<u>\$237,100</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. AND STATE STOCKS:—		
United States, currency 6 per c.,.....	\$177,000 00	\$217,046 00
.. " gold, 6 per c., 1881,..	20,000 00	23,325 00
.. " gold, 5-20's, 6 p c. '68	3,600 00	4,428 00

MUNICIPAL BONDS:—

Brooklyn corporation,.....	38,000 00	40,245 00
Flushing Water,.....	12,000 00	12,000 00
Long Island City,.....	10,000 00	10,000 00
Elizabeth City,.....	20,000 00	20,000 00
New York corporation,.....	10,000 00	10,000 00
Total,.....	<u>\$290,600 00</u>	<u>\$337,044 00</u>
		\$337,044 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Tennessee,.....	\$1,000 00	\$400 00	\$260 00	
Sterling Fire Ins. Co.,.....	1,000 00	1,000 00	650 00	
Equitable Life Assurance Soc	500 00	750 00	500 00	
Tradesmen's Fire Ins. Co.,....	500 00	750 00	500 00	
Irving Bank,.....	1,000 00	1,250 00	1,000 00	
Delaware L. & West R. R.,....	5,000 00	6,000 00	5,000 00	
Lehigh Valley R. R.,.....	800 00	960 00	675 00	
Dry D'k, E. Bdwy & B. R. R.,	5,000 00	5,000 00	4,000 00	
Brooklyn Gas Co.,.....	625 00	1,550 00		
Peoples Gas Co., Brooklyn,...	1,000 00	1,000 00		
Peoples Gas Co., Brooklyn,...	2,000 00	2,000 00		6,000 00
Brooklyn City R. R.,.....	480 00	850 00		
Mutual Gas Co., of Buffalo,...	4,500 00	2,700 00		
Total,.....	\$23,405 00	\$24,210 00	\$18,585 00	\$18,585 00
Cash deposited in Bank,.....				14,905 00
Interest due and accrued on stocks,.....				1,325 18
Interest due and accrued on collateral loans,.....				126 11
Net Premiums in course of collection,.....				63,399 46
Assets of the Company at their actual value,.....				\$518,086 27

III. LIABILITIES.

Losses adjusted and unpaid,	\$3,438 46	
Losses reported and unadjusted,.....	14,725 00	
Losses resisted,.....	5,900 00	
Total,.....	\$24,063 46	
Deduct re-insurance,.....	600 00	
Net amount of unpaid losses,.....		\$23,463 46
Re-insurance on fire risks, one year or less,.....	\$125,605 26	
Re-insurance on risks more than one year,.....	14,015 24	
Amount required to re-insure all outstanding risks,.....		139,620 50
Due and accrued for salaries, rent, advertising &c.,.....		875 00
Return premiums,.....		25 41
Total liabilities, except capital stock,.....		\$163,984 37
Capital stock,.....		200,000 00
Surplus beyond capital,.....		154,101 90
Total liabilities, including capital and surplus,.....		\$518,086 27

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$310,927 38	
Deduct re-insurance, rebate, abatements and return premiums,.....	18,764 78	
Actual cash premiums,.....		\$292,162 60

From interest on bonds and mortgages.....	\$4,636 55
From interest on loans and dividends on stocks and bonds,.....	18,185 60
Discount on losses \$735 05; Discount on investments, \$168 80	
Actual cash income,.....	\$314,984 75

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$4,036.70 occurring in previous years,).....	\$132,738 18
Deduct salvages,.....	5,173 11
Net amount paid for losses,.....	\$127,565 07
Cash dividends,.....	40,000 00
Commissions or brokerage,.....	53,123 29
Salaries and fees,.....	18,500 08
Taxes,.....	981 92
All other payments and expenses,.....	17,101 94
Actual cash expenditures,.....	\$257,272 30

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$30,372,958 40	\$251,210 53
Having more than one and not more than three years, to run,.....	2,030,594 00	19,637 12
Having more than three years to run,.....	369,600 00	4,892 27
	\$32,773,152 40	\$275,739 92
Premiums received since the organization of the Company,.....		2,651,486 57
Losses paid since the organization of the Company,.....		1,406,414 80
Cash dividends paid stockholders,.....		640,000 00
Stock owned by directors at date,.....		103,850 00
Loaned to officers and directors,.....		5,000 00
Loaned to stockholders not officers,.....		4,760 00

Business in Connecticut in 1875.

Fire risks taken (no inland).....	\$215,700 00
Premiums received on same,.....	3,371 78

COMMONWEALTH INSURANCE COMPANY,

BOSTON, MASS.

Commenced Business May, 1875.

JOHN HITCHCOCK, *President*.SAMUEL APPLETON, *Secretary*.*Attorney in Connecticut, B. R. ALLEN, Hartford.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$300,000 00
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II. ASSETS.

Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	\$152,500 00
Interest accrued on bond and mortgage loans,.....	1,149 62
Value of the land mortgaged,.....	\$322,000 00
Buildings (insured for \$94,200).....	281,700 00
	<hr/>
	\$603,700 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
MUNICIPAL BONDS :—			
City of Boston 6 per c.,.....	\$8,000 00	\$8,385 00	
“ Salem 6 per c.,.....	5,000 00	5,175 00	
“ Fitchburgh 5 per c.,.....	15,000 00	15,010 00	
“ Cleveland 7 per c.,.....	10,000 00	10,200 00	
RAILROAD BONDS :—			
Vermont & Mass.,.....	10,100 00	10,200 00	
Cape Cod,.....	2,000 00	2,120 00	
RAILROAD STOCKS :—			
Vermont & Mass.,.....	1,000 00	1,000 00	
BANK STOCKS :—			
Merchandise National,.....	10,000 00	10,200 00	
Mt. Vernon “	6,600 00	8,305 00	
Total,.....	\$67,700 00	\$70,595 00	\$70,595 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
National City Bank,.....	\$45,000 00	\$49,950 00	\$45,000 00	
Merchandise Nat. Bank,	19,000 00	19,380 00	14,025 00	
Howard, “	1,500 00	1,687 50	1,500 00	
Manufacturers, “	5,000 00	5,250 00	5,000 00	
Boston & Albany R. R.,	25,000 00	33,500 00	25,000 00	
United States bonds,...	9,500 00	11,210 00	9,500 00	
Total,.....	\$105,000 00	\$120,977 50	\$100,025 00	\$100,025 00

Cash in Company's principal office,	\$7,654 94
Cash deposited in Bank,	29,816 32
Interest due and accrued on stocks,	991 33
Interest accrued on collateral loans,	897 57
Net premiums in course of collection,	6,434 35
Assets of the Company at their actual value,	<u>\$370,064 13</u>

III. LIABILITIES.

Net amount of unpaid losses,	\$6,500 00
Re-insurance on fire risks, one year or less,	\$44,151 83
Re-insurance on risks more than one year,	16,151 36
Amount required to re-insure all outstanding risks,	<u>60,303 19</u>
Total liabilities, except capital stock,	\$66,803 19
Capital stock,	300,000 00
Surplus beyond capital,	3,260 94
Total liabilities, including capital and surplus,	<u>\$370,064 13</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash,	\$117,885 84
Deduct re-insurance, rebate, abatements and return premiums,	<u>9,426 09</u>
Actual cash premiums,	\$108,459 75
From interest on bonds and mortgages,	3,855 50
From interest on loans and dividends on stocks and bonds,	3,907 58
Actual cash income,	<u>\$116,222 83</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses,	\$19,283 58
Commissions or brokerage,	15,671 53
Salaries and fees,	5,467 31
Taxes,	41 94
All other payments and expenses,	13,987 47
Actual cash expenditures,	<u>\$54,451 83</u>

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,	\$8,161,025 91	\$88,303 66
Having more than one and not more than three years to run,	618,169 44	8,757 40
Having more than three years to run,	580,709 66	9,081 85
	<u>\$9,359,905 01</u>	<u>\$106,142 91</u>

Premiums received since the organization of the Company.....	\$122,428 32
Losses paid since the Company organized,.....	19,283 52
Stock owned by directors at date,.....	69,700 00
Loaned to officers and directors,.....	68,600 00
Loaned to stockholders not officers,.....	5,000 00

Business in Connecticut in 1875.

Fire risks taken (no inland),.....	\$65,333 33
Premiums received on same,.....	814 82

CONTINENTAL INSURANCE COMPANY,

NEW YORK CITY,

Commenced Business January, 1853.

GEORGE T. HOPE, *President.*CYRUS PECK, *Secretary.**Attorney in Connecticut, SHERMAN HARTWELL, Bridgeport.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$1,000,000 00
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II. ASSETS.

Real estate owned by the Company, unencumbered,.....	\$680,000 00
Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	589,760 00
Interest due and accrued on bond and mortgage loans,.....	15,486 25
Value of the land mortgaged,.....	\$859,325 00
Buildings (insured for \$602,600),.....	975,250 00
	<hr/>
	\$1,834,575 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. AND STATE STOCKS :—		
United States 6's, 1881, reg.,.....	\$100,000 00	\$120,000 00
“ “ currency,....	400,000 00	490,000 00
Alabama, 8 per cent., old,.....	10,000 00	2,500 00
South Carolina, 6 per cent., con.,....	11,500 00	5,175 00
Tennessee, 6 per cent., old,.....	20,000 00	8,000 00
“ “ funding,.....	6,000 00	2,400 00
BANK STOCKS :—		
American Exchange National Bank,	25,000 00	29,000 00
Bank of America,.....	500 00	750 00
Bank of Commerce,.....	2,000 00	2,300 00

	Par Value.	Market Value.	
Dry Goods Bank,.....	\$3,500 00	\$2,800 00	
Mechanics' National Bank,.....	28,500 00	41,325 00	
Merchants' ".....	25,000 00	30,500 00	
Mercantile ".....	25,000 00	26,500 00	
Metropolitan ".....	25,000 00	33,000 00	
Nassau Bank,.....	10,000 00	10,300 00	
Phenix National Bank,.....	25,000 00	25,000 00	
St. Nicholas National Bank,.....	17,500 00	18,025 00	
MISCELLANEOUS:—			
Central Trust Co.	20,000 00	20,400 00	
Delaware & Hudson Canal Co.,.....	20,000 00	24,600 00	
N. Y. Guaranty and Indemnity Co.,.	2,000 00	2,500 00	
N. Y. & Harlem R. R.,.....	50,000 00	66,500 00	
Total,	\$826,500 00	\$961,575 00	\$961,575 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
Hanover National Bank,....	\$1,600 00	\$1,360 00	\$1,200 00	
Metropolitan "	5,000 00	6,600 00	10,000 00	
Central "	3,750 00	3,750 00		
Fulton Bank, Brooklyn,....	1,875 00	1,687 50		
Ridgewood Ins. Co.,.....	1,000 00	1,000 00		
U. S. Life Ins. Co.,.....	9,550 00	14,325 00	9,000 00	
Nassau Bank,.....	5,000 00	5,150 00	4,500 00	
Equitable Life Ins. Co.,....	1,000 00	1,250 00	1,000 00	
N.Y. Cen. & Hud. R. R.R.	5,000 00	5,000 00	4,000 00	
42d st. & Grand st. Ferry,.	5,000 00	6,250 00	5,000 00	
United States Trust Co.,...	1,000 00	3,000 00	1,800 00	
Brooklyn City R. R.	2,250 00	4,050 00	2,000 00	
Broadway Ins. Co.,.....	1,000 00	1,750 00	2,000 00	
Safe Deposit Co.,.....	1,000 00	1,050 00		
Delaware & Hud. Canal Co.	1,600 00	1,968 00	50,000 00	
Phenix National Bank,....	6,200 00	6,200 00		
Saint Nicholas Nat. Bank,.	15,000 00	15,450 00		
Universal Life Ins. Co.,....	2,000 00	2,300 00		
White's Bank of Buffalo,..	25,000 00	25,000 00	30,000 00	
Central Trust Co.,.....	25,000 00	25,500 00		
Bank of Commerce, N. Y.,	3,000 00	3,450 00		
Oneida County Bank, " ..	3,000 00	3,450 00	20,000 00	
Rensselaer & Sarat'ga R. R.	30,000 00	34,500 00		
Rensselaer & Sarat'ga R. R.	20,000 00	23,000 00	2,000 00	
U. S. 6's 5-20's, 1865,.....	2,000 00	2,340 00	2,000 00	
N. Y. City 7 per cent,.....	10,000 00	10,500 00	9,000 00	
Total,.....	\$186,825 00	\$209,880 50	\$171,900 00	\$171,900 00
Cash in Company's principal office,.....				2,873 79
Cash deposited in Bank,.....				263,800 29
Interest accrued on collateral loans,.....				2,245 46
Net premiums in course of collection,.....				117,267 88
All other property belonging to the Company,.....				11,000 00
Assets of the Company at their actual value.....				\$2,815,848 67

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$56,992 61
Losses reported and unadjusted,.....	97,917 39
Losses resisted,.....	15,500 00
Net amount of unpaid losses,.....	\$170,410 00
Re-insurance on fire risks one year or less,.....	\$503,099 33
Re-insurance on risks more than one year,.....	448,328 09
Amount required to re-insure all outstanding risks,.....	951,427 42
Principal on unpaid scrip,.....	25,018 00
Interest due and remaining unpaid,.....	12,759 94
Cash dividends remaining unpaid,.....	219 78
Total liabilities, except capital stock,.....	\$1,159,835 14
Capital stock,.....	1,000,000 00
Surplus beyond capital,.....	656,013 53
Total liabilities, including capital and surplus,.....	\$2,815,848 67

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$1,695,871 59
Deduct re-insurance, rebate, abatements and return premiums,	172,025 92
Actual cash premiums,.....	\$1,523,845 67
From interest on bonds and mortgages,.....	42,582 28
From interest on loans and dividends on stocks and bonds,.....	65,556 61
From all other sources,.....	45,171 43
Actual cash income,.....	\$1,677,155 99

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$122,787 58 occur- ring in previous years,).....	\$750,557 51
Deduct salvages &c,.....	17,129 37
Net amount paid for losses,.....	\$733,428 14
Cash dividends,.....	98,262 62
Scrip or certificate of profits redeemed in cash,.....	1,544 00
Commissions or brokerage,.....	258,236 46
Salaries and fees,.....	184,331 13
Taxes,.....	37,884 99
All other payments and expenses,.....	134,833 81
Actual cash expenditures,.....	\$1,448,526 15

VI. MISCELLANEOUS.

	To Policyholders.
Scrip dividends declared to date,.....	\$1,585,886 82
Deduct amount redeemed in cash, forfeited &c.,..	1,530,094 82
Balance deliverable and outstanding,.....	\$55,792 00
Scrip deliverable,.....	19,873 00

Scrip dividends declared during the year,.....	\$23,477 00
Estimated earned premiums for the year,.....	46,233 97
Cash received for premiums on participating policies,.....	38,469 54
Limit of scrip accumulation,.....	1,000,000 00

Premiums.

Risks in force having not more than one year to run,.....	\$147,773,423 00	\$1,006,198 67
Having more than one and not more than three years to run,.....	36,869,495 00	440,364 29
Having more than three years to run,.....	10,525,124 00	136,255 16
	<u>\$195,168,042 00</u>	<u>\$1,582,818 12</u>

The amount of "Special Reserve Fund" deposited with Insurance Department of State of New York, under provisions of Chapter 189, laws of 1874, of New York is,.....	\$250,000 00
The amount of "Guaranty Surplus Fund" provided for by said law, is,.....	250,000 00

The Company holds also Installment Premium Notes to the amount of \$942,-857 50 which are not included in the Assets of the Company, as stated under head "II ASSETS." They are not included, because the whole sum consists of unearned premiums, and is a re-insurance liability to the exact amount of such notes as the same may be from time to time.

Premiums received since the organization of the Company,.....	\$14,643,165 81
Losses paid since the organization of the Company,.....	8,082,298 97
Cash dividends paid stockholders,.....	2,640,997 36
Stock owned by directors at date,.....	322,300 00
Loaned to officers and directors,.....	19,000 00
Loaned to stockholders not officers,.....	9,500 00

Business in Connecticut in 1875.

Fire risks taken (no inland),.....	\$3,557,769 00
Premiums received on same,.....	37,066 65
Losses paid,.....	21,182 04

EQUITABLE FIRE INSURANCE COMPANY,

NASHVILLE, TENN.

Commenced Business July 1, 1871.

W. W. BERRY, *President.*J. O. TREANOR, *Secretary.**Attorney in Connecticut, C. M. WEBSTER, Hartford.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$220,000 00
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II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due,.....	\$1,019 43
Interest due and accrued on bond and mortgage loans,.....	110 34
Value of the land mortgaged,.....	\$5,250
Buildings,	4,500
	<hr/>
	\$9,750

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. AND STATE STOCKS :—			
United States 5-20's,.....	\$85,000 00	\$102,000 00	
Alabama, 8 per cent.,.....	10,000 00	5,000 00	
MUNICIPAL BONDS :—			
Nashville City, 6 per cent.,.....	42,300 00	37,107 55	
Davidson County, 6 per cent.,.....	14,000 00	13,734 00	
Bedford “ 10 per cent.,.....	12,000 00	12,000 00	
Haywood “ 8 per cent.,.....	22,000 00	18,570 20	
Bullock “ Ala., 8 per cent.,	250 00	250 00	
Jackson City, 10 per cent.,.....	5,120 00	5,120 00	
Edgefield “ 10 per cent.,.....	8,000 00	8,000 00	
RAILROAD BONDS :—			
Nash., C. & St. Louis R. R. 7 per c.,	8,000 00	6,680 00	
“ “ “	25,000 00	20,000 00	
MISCELLANEOUS :—			
Cumberland Iron Works, 10 per ct.,	10,000 00	10,000 00	
Tennessee Mfg. Co., 10 per ct.,.....	20,000 00	20,000 00	
Total,.....	\$261,670 00	\$258,461 75	\$258,461 75

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
Tennessee Manuf'g Co.,...	\$5,000 00	\$5,000 00	\$4,000 00	\$4,000 00
Cash in Company's principal office,.....				904 15
Cash deposited in Bank,.....				15,251 39

Interest due and accrued on stocks,.....	\$9,993 00
Interest due and accrued on collateral loans,.....	66 66
Net premiums in course of collection,.....	17,568 16
Assets of the Company at their actual value,.....	<u>\$307,374 88</u>

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$2,223 63
Losses reported and unadjusted,.....	10,835 13
Losses resisted,.....	9,015 00
Total,.....	<u>\$22,073 76</u>
Deduct re-insurance and salvage claims,.....	7,085 00
Net amount of unpaid losses,.....	<u>\$14,988 76</u>
Re-insurance on fire risks, one year or less,.....	\$58,850 60
Re-insurance on risks more than one year,.....	6,758 27
Amount required to re-insure all outstanding risks,....	65,608 87
Due for salaries, printing, &c.,.....	1,541 66
All other demands against the Company,.....	1,726 85
Total liabilities except capital stock,.....	<u>\$83,866 14</u>
Capital stock,.....	220,000 00
Surplus beyond capital,.....	3,508 74
Total liabilities, including capital and surplus,.....	<u>\$307,374 88</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$162,662 39
Deduct re-insurance, rebate, abatements and return premiums,.....	<u>21,212 63</u>
Actual cash premiums,.....	<u>\$141,449 76</u>
Interest on loans and dividends on stocks and bonds,.....	14,289 87
Actual cash income,.....	<u>\$155,739 63</u>

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$12,545.12 occur- ring in previous years,).....	\$94,856 49
Deduct re-insurance in other companies,.....	<u>7,764 26</u>
Net amount paid for losses,.....	<u>\$87,092 23</u>
Commissions or brokerage,.....	22,098 16
Salaries and fees,.....	13,175 43
Taxes,.....	7,516 58
All other payments and expenses,.....	14,918 90
Actual cash expenditures,.....	<u>\$144,801 30</u>

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to		
run,.....	\$7,258,062 00	\$117,701 20
Having more than one and not more than three		
years to run,.....	637,420 00	10,522 87
Having more than three years to run,.....	211,060 00	5,248 79
	<u>\$8,106,542 00</u>	<u>\$133,472 86</u>
Premiums received since the organization of the Company,.....		458,694 98
Losses paid since the organization of the Company,.....		204,126 29
Cash dividends paid stockholders,.....		58,397 08
Stock owned by the directors at date,.....		35,090 00
Stock dividends declared,.....		20,000 00

Business in Connecticut in 1875.

Fire risks taken (no inland),.....	\$109,425 00
Premiums received,.....	2,796 89
Losses incurred,.....	5,678 42

EQUITABLE FIRE AND MARINE INSURANCE COMPANY,

PROVIDENCE, R. I.

Commenced Business September, 1860.

FRED W. ARNOLD, *President.*JAS. E. TILLINGHAST, *Secretary**Attorney in Connecticut, C. C. KIMBALL, Hartford.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$200,000 00
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II. ASSETS.

Real estate owned by the Company unencumbered,.....	\$120,000 00
Loans on bond and mortgage, (first liens) not more than one	
year's interest due,.....	15,000 00
Value of the land mortgaged,.....	\$10,000
Buildings (insured for \$8,000 00).....	15,000
	<u>\$25,000</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
MUNICIPAL BONDS :—		
City of Elizabeth, N. J., 7 per cent.,	\$25,000 00	\$25,000 00
BANK STOCKS :—		
Old National,.....	50,000 00	57,500 00
National Bank of Commerce,.....	15,000 00	15,900 00
American National,.....	10,000 00	10,700 00

	Par Value.	Market Value.	
Third National,.....	\$3,000 00	\$3,750 00	
Butchers & Drovers,.....	5,000 00	4,000 00	
Manufacturers National,.....	10,000 00	12,000 00	
Union,.....	5,000 00	5,000 00	
Fourth National,.....	10,000 00	12,500 00	
First " of Warren, R. I.,...	10,000 00	11,400 00	
Total,.....	\$143,000 00	\$157,750 00	\$157,750 00

Loans on Collateral.

	Par Value.	Market Value.	Am't. Loaned.	
Old National Bank,.....	\$3,500 00	\$4,025 00	\$3,500 00	
Total,.....	\$3,500 00	\$4,025 00	\$3,500 00	\$3,500 00
Cash in the Company's principle office,.....				1,933 41
Cash deposited in Bank,.....				20,938 07
Interest due and accrued on collateral loans,.....				111 00
Net premiums in due course of collection,.....				14,219 84
All other property belonging to the Company,.....				800 00
Assets of the Company at their actual value,.....				\$334,252 32

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$6,618 00	
Losses reported and unadjusted,.....	5,132 00	
Net amount of unpaid losses,.....		\$11,750 00
Re-insurance on fire risks, one year or less,.....	\$52,066 23	
Re-insurance on risks more than one year,.....	13,803 17	
Re-insurance on marine risks,.....	1,287 47	
Amount required to re-insure all outstanding risks,.....		67,156 87
Cash dividends remaining unpaid,.....		1,156 40
Due and accrued for salaries, rent &c.,.....		750 00
Taxes,.....		500 00
Total liabilities, except capital stock,.....		\$81,313 27
Capital stock,.....		200,000 00
Surplus beyond capital,.....		52,939 05
Total liabilities including capital and surplus,.....		\$334,252 32

IV. INCOME DURING THE YEAR.

	Fire.	Marine,	
Premiums received in cash,.....	\$132,051 90	\$10,873 57	
Deduct re-insurance, rebate, abatements and return premiums,.....	13,152 68	575 21	
Actual cash premiums,.....	\$118,899 22	\$10,298 36	\$129,197 58
From interest on bonds and mortgages,.....			525 00
From interest on loans and dividends on stocks and bonds,.....			13,357 00
Received from all other sources,.....			2,316 81
Actual cash income,.....			\$145,396 39

V. EXPENDITURES DURING THE YEAR,

	Fire.	Marine.	
Am't paid for losses, (including \$7,757 31 occurring in previous years,).....	\$46,216 18	\$2,451 20	
Deduct salvages &c.,.....	1,919 92	607 64	
Net amount paid for losses,.....	\$44,296 26	\$1,843 56	\$46,139 82
Cash dividends,.....			21,078 10
Commissions or brokerage,.....			19,730 22
Salaries, fees, &c.,.....			18,582 45
Taxes,.....			5,430 66
All other payments and expenses,.....			3,166 00
Actual cash expenditures,.....			\$114,127 25

VI. MISCELLANEOUS,

	Fire.	Premiums.
Risks in force having not more than one year to run,.....	\$7,748,736 97	\$114,625 24
Having more than one and not more than three years to run,.....	950,059 75	13,399 63
Having more than three years to run,.....	566,988 33	8,838 26
	\$9,265,785 05	\$136,863 13
	Marine.	Premiums.
	\$82,727 45	\$1,287 47
Premiums received since the organization of the Company,.....		1,189,471 21
Losses paid since the Company organized,		979,996 19
Cash dividends paid stockholders,.....		204,000 00
Stock owned by directors at date,.....		43,510 00
Loaned to officers and directors,.....		3,500 00

Business in Connecticut in 1875.

Fire risks taken (no inland,)..	\$243,779 00
Premiums received on same,.....	3,681 03
Losses paid,.....	29 00

EXCHANGE FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business May, 1853.

RICHARD C. COMBES, *President*.GEORGE W. MONTGOMERY, *Secretary*.*Attorney in Connecticut, JUDAH FRISBIE, New Haven.*

I. CAPITAL.

Capital actually paid up in cash,..... \$200,010 00

II. ASSETS.

Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	\$162,950 00
Loans on bond and mortgage (first liens) more than one year's interest due,.....	1,500 00
Interest due and accrued on bond and mortgage loans,.....	3,003 58
Value of the land mortgaged,.....	\$217,000 00
Buildings (insured for \$159,950),.....	200,000 00
	<u>\$417,000 00</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. STOCKS:—			
U. S. coupon 1867,.....	\$50,000 00	\$60,000 00	
“ “ 1864,.....	43,000 00	49,000 00	
“ registered 1881,.....	40,000 00	48,000 00	
Total,.....	\$133,000 00	\$157,000 00	\$157,000 00

Loans on Collateral.

	Par Value.	Market Value,	Amount Loaned.
United States 5-20's,.....	\$500 00	\$600 00	\$500 00
“ “	1,000 00	1,200 00	
Butchers & Drovers' Bank.	2,500 00	3,175 00	4,000 00
Bowery National Bank,....	500 00	860 00	
East River “	380 00	400 00	
Harlem Gas Light Co.,....	2,950 00	4,130 00	
Peter Cooper F. Ins. Co.,.	750 00	1,500 00	4,000 00
Broadway “ “ ..	750 00	1,500 00	
Citizen,s Bank,.....	1,500 00	1,875 00	5,000 00
Oriental “	700 00	1,120 00	
Rutgers' Fire Ins. Co.,.....	2,000 00	3,600 00	
N. Y. Equitable F. I. Co.,	1,050 00	2,100 00	

	Par Value.	Market Value.	Amount Loaned.	
Nat. Mch. Bk. Association,	\$5,250 00	\$4,987 50}	\$5,000 00	
H. St., W. St. P. F. R. R.,	500 00	450 00}		
Harlem Gas Light Co.,...	1,500 00	2,100 00	1,500 00	
St. Nicholas F. Ins. Co.,...	1,275 00	1,275 00	700 00	
Erie Railroad 4th mort.,...	6,000 00	6,000 00	5,000 00	
Brooklyn per. water loan, ..	1,000 00	980 00	600 00	
Brewers' & Malters' Ins. Co.	500 00	500 00	250 00	
Ætna Fire Insurance Co., ..	2,000 00	2,000 00	1,250 00	
Manhattan Life Ins. Co.,...	1,500 00	7,500 00	2,000 00	
Atlantic Av. R. R., Co.,....	1,000 00	850 00	600 00	
Bank of Commerce,.....	500 00	600 00	300 00	
Williamsburgh Gas L. Co.,	4,200 00	5,880 00	4,000 00	
N. Y. Bridge, City Br'klyn.	2,000 00	2,000 00	1,800 00	
Harlem Gas Light Co.,.....	5,000 00	7,000 00	6,000 00	
“ “	2,400 00	3,360 00	3,000 00	
Bull's Head Bank,.....	400 00	400 00}	500 00	
Morrisania Steamboat Co.,	1,000 00	400 00}		
Westchester Fire Ins. Co.,	2,560 00	2,560 00}	2,000 00	
Suburban Gas Light Co.,...	1,000 00	1,000 00}		
Rutgers' Fire Ins. Co.,....	1,500 00	2,700 00	1,500 00	
Sterling “ “	500 00	525 00	400 00	
Continental “ “	2,000 00	2,400 00	1,200 00	
Broad'y & Sev. Av. R.R.Co	1,000 00	800 00	600 00	
Del. & Hudson Canal Co.,	5,000 00	6,000 00	4,500 00	
Chicago & Alton R. R. Co.,	2,500 00	2,625 00	2,100 00	
Illinois Central,.....	2,500 00	2,500 00	2,000 00	
Mutual Gas Light Co.,.....	5,000 00	5,500 00	4,000 00	
Wells & Fargo Express Co.,	2,500 00	2,000 00}	2,700 00	
N. Y. Equitable Ins. Co.,..	875 00	1,750 00}		
Wells & Fargo Express Co.,	2,500 00	2,000 00	1,000 00	
Total,.....	\$80,040 00	\$100,702 50	\$68,000 00	\$68,000 00
Cash in the Company's principal office,.....				3,143 64
Cash deposited in Bank,.....				11,001 79
Interest due and accrued on collateral loans,.....				1,099 67
Net premiums in course of collection,.....				13,602 70
All other property belonging to the Company,.....				1,083 33
Assets of the Company at their actual value, ..				\$422,384 71

III. LIABILITIES.

Losses reported and unadjusted,.....	\$17,200 00	
Losses resisted,.....	1,500 00	
Net amount of unpaid losses,.....		\$18,700 00
Re-insurance on fire risks, one year or less,.....	\$62,660 22	
Re-insurance on risks more than one year,.....	4,925 00	
Re-insurance on inland navigation risks,.....	180 00	
Amount required to re-insure all outstanding risks,.....		67,765 22

Cash dividends remaining unpaid,.....	\$217 20
Due for salaries, printing, &c.,.....	1,333 34
Total liabilities, except capital stock,.....	\$88,015 76
Capital Stock,.....	200,010 00
Surplus beyond capital,	134,358 95
Total liabilities, including capital and surplus,.....	\$422,384 71

IV. INCOME DURING THE YEAR.

	Fire.	Inland.	
Premiums received in cash,.....	\$192,198 01	\$999 63	
Deduct re-insurance, rebate, abate- ments, and return premiums,.....	16,521 44		
Actual cash premiums,.....	\$175,676 57	\$999 63	\$176,676 20
From interest on bonds and mortgages,.....			11,494 47
From interest on stocks and bonds and stock loans,.....			12,442 39
From all other sources,.....			2,708 33
Actual cash income,.....			\$203,321 39

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$8,300 93 occur- ring in previous years,).....	\$62,876 41
Cash dividends,.....	30,001 50
Commissions or brokerage,.....	23,835 57
Salaries and fees,.....	29,976 01
Taxes,.....	3,454 40
All other payments and expenses,.....	6,623 69
Actual cash expenditures,.....	\$156,767 58

VI. MISCELLANEOUS.

	Premiums.
Risks in force having not more than one year to run,.....	\$17,392,310 00 \$125,320 44
Having more than one and not more than three years to run,.....	871,473 00 9,652 79
Having more than three years to run,...	200,616 00 2,771 99
	\$18,464,399 00 \$137,745 22
	Inland. Premiums.
	\$9,000 00 \$360 00
Premiums received since the organization of the company,.....	2,078,155 88
Losses paid since the organization of the company,.....	1,269,915 40
Cash dividends paid stockholders,.....	152,504 00
Stock owned by directors at date,.....	111,000 00
Loaned to officers and directors,.....	21,000 00
Loaned to stockholders, not officers,.....	30,800 00

Business in Connecticut in 1875.

Fire risks taken (no inland,).....	\$57,600 00
Premiums received on same,.....	734 75
Losses paid,.....	3,419 93

FAME FIRE INSURANCE COMPANY,

PHILADELPHIA, PA.

Commenced Business September 1st, 1856.

CHARLES RICHARDSON, *President.*WILLIAMS I. BLANCHARD, *Secretary.**Attorney in Connecticut, GEO. S. LESTER, New Haven.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$200,000 00
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II. ASSETS.

Loans on bond and mortgage, (first liens), more than one year's interest due,.....	\$144,600 00
Interest accrued on bond and mortgage loans,.....	3,436 33
Total value of mortgaged premises,.....	\$312,700

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
BANK STOCKS:—			
National Bank of Republic,.....	\$50,000 00	\$50,000 00	
Second National Bank,.....	10,000 00	10,800 00	
MUNICIPAL BONDS:—			
Philadelphia City, 6 per cent.,	20,000 00	21,200 00	
Pittsburgh City, 7 per cent.,.....	15,000 00	16,050 00	
Chamber of Commerce,.....	400 00	400 00	
Total.....	\$95,400 00	\$98,450 00	\$98,450 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
Cumberland Mine,.....	\$7,000 00	\$8,000 00	\$6,500 00	
Nat. Bank of Republic,.....	3,000 00	3,000 00	700 00	
“ Northern Liberties	1,850 00	4,800 00	3,000 00	
Penn. Canal Co.,.....	1,000 00	1,000 00	400 00	
Total,.....	\$12,850 00	\$16,800 00	\$10,600 00	\$10,600 00

Cash in Company's principal office,.....	\$3,488 35
Cash deposited in bank,.....	3,279 85
Interest due and accrued on stocks,.....	1,074 50
Interest due and accrued on collateral loans,.....	318 00
Net premiums in course of collection,.....	21,425 47
Office furniture and fixtures,.....	\$2,500 00
Assets of the Company at their actual value,.....	\$286,672 50

III. LIABILITIES.

Losses reported and unadjusted,.....	\$3,096 59
Losses resisted,.....	52,727 89
Net amount of unpaid losses,.....	\$55,824 48
Amount required to re-insure all outstanding risks,.....	41,666 50
Amount reclaimable on perpetual fire insurance policies,.....	24,361 34
Total liabilities, except capital stock,.....	\$121,852 32
Capital stock,.....	200,000 00
Total liabilities, including capital and surplus,.....	\$321,852 32

[Impairment \$35,179.32, growing out of a claim of \$42,000, which the Company absolutely reject. The claim is of five years' standing, and until it is decided the Company is given the benefit of the doubt as to its validity.]

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$103,802 95
Deduct re-insurance, rebate, abatements, and return premiums,.....	15,821 34
Actual cash premiums,.....	\$87,981 61
From interest on bonds and mortgages,.....	12,206 86
From interest on loans and dividends on stocks and bonds,.....	
Actual cash income,.....	\$100,188 47

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses,.....	\$58,952 51
Commissions or brokerage,.....	15,126 34
Salaries and Fees,.....	7,600 00
Taxes,.....	1,509 89
All other payments and expenses,.....	11,016 99
Actual cash expenditures,.....	\$94,205 73

VI. MISCELLANEOUS.

Fire risks in force,.....	\$6,471,803 00	Premiums.	\$83,370 86
Perpetual risks and interest premiums,.....	1,038,750 00		25,842 34
	\$7,510,553 00		\$109,213 20
Premiums received since the organization of the Company,.....			717,077 56
Losses paid since the organization of the Company,.....			409,940 04

Cash dividends paid stockholders,.....	\$46,531 46
Stock owned by directors at date,.....	90,000 00
Loaned to officers and directors,.....	9,500 00
Loaned to stockholders, not officers,.....	1,100 00

Business in Connecticut in 1875.

Fire risks taken, (no inland),.....	\$568,250 25
Premiums received on same,.....	9,645 67
Losses paid,.....	6,625 00

FANEUIL HALL FIRE INSURANCE COMPANY,

BOSTON, MASS.

Commenced Business March, 1872.

K. S. CHAFFEE, *President.*P. E. EDDY, *Secretary.**Attorney in Connecticut, C. C. KIMBALL, Hartford.*

I. CAPITAL.

Capital actually paid up in cash,	\$400,000 00
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II. ASSETS.

Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	\$166,060 00
Interest due and accrued on bond and mortgage loans,.....	4,881 00
Value of the land mortgaged,.....	\$220,250 00
Buildings, (insured for \$103,775),.....	128,250 00
	<u>\$348,500 00</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. AND STATE STOCKS :—		
U. S. 5-20's reg., gold,.....	\$10,000 00	\$11,900 00
U. S. Currency 6's, reg.,.....	7,000 00	8,601 00
MUNICIPAL BONDS :—		
City of Toledo, O., 8 per cent.,.....	7,000 00	7,280 00
“ “ 7 “	8,300 00	8,400 00
“ Minneapolis, Minn., 7 per c.,	4,000 00	3,800 00
“ “ “ 8 “	12,000 00	12,600 00
“ “ “ 8 “	1,500 00	1,560 00
“ Erie, Pa., 7 per cent.,.....	7,000 00	6,800 00
“ St. Paul, Minn., 7 per cent.,	6,000 00	5,400 00
County of Hamilton, O.,.....	1,000 00	1,020 00
Town of (now city) Somerville, Mass.	25,000 00	26,500 00

	Par Value.	Market Value.	
BANK STOCKS :—			
Commerce National Bank, Boston,..	\$11,300 00	\$14,464 00	
Globe “ “	10,000 00	13,000 00	
Howard “ “	10,000 00	11,500 00	
Hamilton “ “	9,500 00	11,875 00	
Rockland “ “	9,500 00	15,960 00	
Merchants “ “	7,800 00	10,920 00	
Hide & Leather, “ “	6,300 00	6,930 00	
Redemption “ “	6,000 00	9,000 00	
First “ “	6,000 00	12,600 00	
Traders’ “ “	5,800 00	6,380 00	
Second “ “	5,000 00	7,500 00	
Atlantic “ “	5,000 00	7,400 00	
Faneuil Hall, “ “	4,700 00	6,815 00	
Eliot “ “	2,500 00	3,000 00	
Exchange “ “	2,500 00	4,400 00	
Peoples “ “	2,300 00	4,163 00	
Market “ “	1,500 00	1,755 00	
Massachusetts “ “	2,500 00	3,168 00	
Tremont “ “	800 00	900 00	
North “ “	600 00	780 00	
Bunker Hill “ “	300 00	500 00	
First “ Newburyport,	6,000 00	8,720 00	
Wachusett “ Fitchburg,....	5,000 00	5,500 00	
Central “ Lynn,.....	1,400 00	2,100 00	
Northboro “ Northboro...	1,000 00	1,400 00	
RAILROAD BONDS :—			
Boston & Albany R. R.....	500 00	687 00	
Eastern R. R.....	21,000 00	10,500 00	
Middlesex R. R.....	8,500 00	9,180 00	
Total,	\$242,100 00	\$285,008 00	\$285,008 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.
Montpelier & Wells Riv. R.R	\$20,000 00	\$12,000 00	\$4,773 00
Brewers' & Malsters Ins. Co.	2,700 00	2,700 00	2,500 00
Burl'n, Ced. R. & M. R. R ,	4,000 00	1,800 00	1,400 00
Boston, Clinton & Fitch. “	2,000 00	1,800 00	1,000 00
Blackstone National Bank,	600 00	870 00	9,966 00
Security “	1,500 00	3,150 00	
North “	100 00	130 00	
Traders’ “	1,000 00	1,120 00	
Boston “	500 00	700 00	
Commerce “	300 00	360 00	
Union “	200 00	320 00	
Massachusetts “	250 00	300 00	
Goodyear Dent. Vul. Co.,....	14,100 00	2,820 00	
Total,.....	\$39,250 00	\$28,070 00	\$19,639 00
			\$19,639 00

Cash in Company's principal office,.....	\$5,083 15
Cash deposited in Bank,.....	18,824 39
Interest due and accrued on stocks and collateral loans,.....	4,491 00
Net premiums in course of collection,.....	37,022 60
Assets of the Company at their actual value,.....	<u>\$541,009 14</u>

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$2,218 00
Losses reported and unadjusted,.....	5,005 00
Losses resisted,	2,500 00
Net amount of unpaid losses,.....	<u>\$9,723 00</u>
Re-insurance on fire risks, one year or less,.....	\$83,433 25
Re-insurance on risks more than one year,.....	24,179 55
Amount required to re-insure all outstanding risks.....	107,612 80
Cash dividends remaining unpaid,.....	1,310 00
Due and accrued for salaries,.....	1,000 00
Total liabilities, except capital stock,.....	<u>\$119,645 80</u>
Capital stock,.....	400,000 00
Surplus beyond capital,	21,363 34
Total liabilities, including capital and surplus,.....	<u>\$541,009 14</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$265,195 19
Deduct re-insurance, rebate, abatements and return premiums,.....	47,633 01
Actual cash premiums,.....	<u>\$217,562 18</u>
From interest on bonds and mortgages, and dividends on stocks, ..	26,461 45
Actual cash income,.....	<u>\$244,023 63</u>

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$12,179 78 occurring in previous years,).....	\$127,764 88
Cash dividends,.....	27,940 00
Commissions or brokerage,.....	49,440 62
Salaries and fees,.....	12,874 39
Taxes,	9,536 77
All other payments and expenses,.....	36,680 59
Actual cash expenditures,.....	<u>\$264,237 25</u>

VI. MISCELLANEOUS.

	Premiums.
Risks in force having not more than one year to run,.....	\$11,519,773 00
Having more than one and not more than three years to run.....	2,354,971 00
Having more than three years to run,.....	796,638 00
	<u>\$14,671,382 00</u>
	<u>\$215,225 60</u>

Premiums received since the organization of the Company,.....	\$565,497 62
Losses paid since the organization of the Company,.....	348,122 25
Cash dividends paid stockholders,.....	39,250 00
Stock owned by directors at date,.....	152,500 00
Loaned to officers and directors,.....	29,200 00

Business in Connecticut in 1875.

Fire risks taken (no inland),.....	\$282,000 00
Premiums received on same,	2,851 10
Losses paid,.....	2,841 35

FARRAGUT FIRE INSURANCE COMPANY,

NEW YORK CITY,

Commenced Business January 30, 1872.

JOHN M. FURMAN, *President.*

SAMUEL DARBEE, *Secretary.*

Attorney in Connecticut, J. E. FULLER, Norwich.

I. CAPITAL.

Capital actually paid up in cash,.....	\$200,000 00
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II. ASSETS.

Loans on bond and mortgage, (first liens) not more than one year's interest due,	\$90,500 00
Interest accrued on bond and mortgage loans,.....	1,575 00
Value of the land mortgaged,.....	\$71,350
Buildings (insured for \$111,650),.....	146,650
	<u>\$218,000</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U S. STOCKS :—			
United States 5-20's. reg. new 1865, .	\$75,000 00	\$87,937 50	
“ 10-40's. reg.,.....	85,000 00	99,662 50	
BANK STOCK :—			
Fourth National,.....	10,000 00	9,200 00	
Total,.....	\$170,000 00	\$196,800 00	\$196,800 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Fourth National Bank,...	\$1,000 00	\$920 00)	\$1,000 00	
Enterprise Ins. Co., Cin.	300 00	300 00)		
Manufacturers Nat. B'k.	15,000 00	15,000 00	10,000 00	
Guardian Fire Ins Co.,..	1,000 00	1,000 00	500 00	
Broadway R. R. Co.,....	4,000 00	6,000 00	3,600 00	
“ “	17,500 00	26,250 00)	22,000 00	
Brooklyn Ferry Co.,....	7,500 00	10,125 00)		
U. S. 5-20's, 1867,.....	7,000 00	8,373 75	7,000 00	
American Express Co.,..	10,000 00	5,700 00	1,500 00	
Fourth National Bank,...	20,000 00	18,400 00	16,500 00	
Manufacturers Nat. B'k.	1,620 00	1,620 00	1,400 00	
Fourth National Bank, ..	20,000 00	18,400 00	12,000 00	
Peoples Gas Light Co.,..	12,000 00	10,800 00)	12,000 00	
“ “	3,000 00	3,000 00)		
Guaranty Fire Ins. Co.,.	4,000 00	3,600 00	2,500 00	
Total,.....	\$123,920 00	\$129,488 75	\$90,000 00	\$90,000 00
Cash in Company's principal office,.....				188 42
Cash deposited in Bank,.....				33,488 22
Interest due and accrued on collateral loans,.....				1,572 10
Net Premiums in course of collection.....				8,935 47
Office Furnitures and Fixtures, (three offices) Maps &c., \$4,000 00				
Assets of the Company at their actual value,.....				\$423,059 21

III. LIABILITIES.

Losses reported and unadjusted,.....	\$362 50	
Losses resisted,.....	3,000 00	
Net amount of unpaid losses,.....		\$3,362 50
Re-insurance on fire risks, one year or less,.....	\$68,761 53	
Re-insurance on risks more than one year,.....	6,375 51	
Amount required to re-insure all outstanding risks,.....		75,137 04
Due and accrued for salaries, rent, advertising &c.,.....		2,500 00
Total liabilities, except capital stock,.....		\$80,999 54
Capital stock,.....		200,000 00
Surplus beyond capital.....		142,059 67
Total liabilities, including capital and surplus,.....		\$423,059 21

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$157,073 63	
Deduct re-insurance, rebate, abatements and return premiums,.....	6,237 55	
Actual cash premiums,.....		\$150,836 08
From interest on bonds and mortgages.....		22,130 62
From interest on loans and dividends on stocks and bonds,....		
Actual cash income,.....		\$172,966 70

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$4,980 93 occurring in previous years.).....	\$46,382 94
Cash dividends.....	25,000 00
Commissions or brokerage.....	13,069 28
Salaries and fees.....	20,350 00
Taxes.....	2,114 06
All other payments and expenses.....	25,338 70
Actual cash expenditures.....	\$132,254 98

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run.....	\$25,140,051 00	\$137 523 06
Having more than one and not more than three years to run.....	837,787 00	8,948 15
Having more than three years to run.....	72,900 00	872 90
	\$26,050,738 00	\$147,344 11
Premiums received since the organization of the Company.....		588,921 67
Losses paid since the organization of the Company.....		155,526 51
Cash dividends paid stockholders.....		72,000 00
Stock owned by directors at date.....		98,000 00
Loaned to officers and directors.....		49,000 00
Loaned to stockholders not officers.....		11,900 00

Business in Connecticut in 1875.

Fire risks taken (no inland).....	\$7,375 00
Premiums received on same.....	109 88

FIRE ASSOCIATION OF PHILADELPHIA,

PHILADELPHIA, PENN.

Commenced Business March 27th, 1820.

WM. T. BUTLER, *President.*JACOB H. LEX, *Secretary.**Attorney in Connecticut, S. CHAPMAN JR., Hartford.*

I. CAPITAL.

Capital actually paid up in cash.....	\$500,000 00
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II. ASSETS.

Real estate owned by the Company, unencumbered.....	\$55,920 70
Loans on bond and mortgage, (first liens) not more than one year's interest due.....	1,431,040 60
Loans on bond and mortgage, (first liens) more than one year's interest due.....	15,566 00
Interest accrued on bond and mortgage loans.....	24,032 29

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. STOCK :—			
United States registered bonds,	\$500,000 00	\$593,040 00	
MUNICIPAL BONDS :—			
Philadelphia City loan,.....	350,000 00	370,000 00	
Pittsburgh " 	50,000 00	54,000 00	
Camden " 	6,000 00	6,300 00	
RAILROAD BONDS :—			
Lehigh Valley R. R., 7 per cent.,..	20,000 00	22,200 00	
" " 6 " ..	100,000 00	97,500 00	
Lehigh Navigation Co.,.....	100,000 00	102,000 00	
Pennsylvania R. R., general,.....	50,000 00	51,625 00	
" " consolidated, ..	50,000 00	50,000 00	
Philadelphia & Reading R. R.,.....	10,000 00	10,900 00	
Philadelphia & Erie R. R.,.....	14,000 00	12,740 00	
Catawissa R. R.,.....	10,000 00	10,500 00	
RAILROAD STOCKS :—			
Pennsylvania R. R.,.....	150,000 00	159,000 00	
Lehigh Coal & Navigation Co.,.....	25,000 00	25,187 50	
Philadelphia & Reading R. R.,.....	50,000 00	55,750 00	
Phila., Ger. & Norristown R. R.,..	16,550 00	32,769 00	
Chestnut Hill R. R.,.....	3,500 00	6,930 00	
MISCELLANEOUS :—			
Masonic Temple loan,.....	30,000 00	30,000 00	
Total,.....	\$1,535,050 00	\$1,690,441 50	\$1,690,441 50
Cash deposited in Bank,.....			94,459 97
Net premiums in course of collection,.....			121,425 04
Fire Association stock,.....		\$104,775 00	
Assets of the Company at their actual value,.....			\$3,432,886 10

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$18,168 53	
Losses reported and unadjusted,.....	51,807 00	
Losses resisted,.....	10,782 13	
Net amount of unpaid losses,.....		\$80,757 66
Re-insurance on fire risks, one year or less,.....	\$470,420 27	
Re-insurance on risks more than one year,.....	58,751 54	
Amount required to re-insure all outstanding risks,.....		529,171 81
Amount reclaimable on perpetual policies,.....		1,550,122 59
Cash dividends remaining unpaid,.....		1,680 50
All other demands against the Company,.....		9,865 82
Total liabilities, except capital stock,.....	\$2,171,598 38	
Capital stock,.....	500,000 00	
Surplus beyond capital,.....	761,287 72	
Total liabilities, including capital and surplus,.....		\$3,432,886 10

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$1,258,203 41
Deduct re-insurance, rebate, abatements and return premiums,	117,762 55
Actual cash premiums,.....	\$1,140,440 86
Interest on bonds and mortgages,.....	97,313 08
From interest on loans and dividends on stocks and bonds,.....	93,024 50
From all other sources,.....	10,877 24
Actual cash income,.....	\$1,341,655 68

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$61,487 14 occurring in previous years,).....	\$507,843 25
Cash dividends,.....	138,319 50
Commissions or brokerage,.....	234,029 09
Salaries and fees,.....	28,652 75
Taxes,.....	35,898 72
All other payments and expenses,.....	14,092 56
Actual cash expenditures,.....	\$958,835 87

VI. MISCELLANEOUS.

	Premiums.
Risks in force having not more than one year to run,.....	\$63,005.633 \$940,840 54
Having more than one and not more than three years to run,	3,134.785 60,374 02
Having more than three years to run,.....	2,928,443 57,129 06
Perpetual risks and interest premiums,.....	67,921,305 1,631,707 98
	\$136,990,166 \$2,690,051 60
Premiums received since the organization of the Company,.....	5,013,019 74
Losses paid since the Company organized,.....	1,822,792 81
Cash dividends paid stockholders,.....	979,762 03

Business in Connecticut in 1875.

Fire risks taken (no inland).....	\$1,550,988 00
Premiums received on same,.....	24,981 00
Losses paid,.....	20,125 60

FIREMANS FUND FIRE INSURANCE COMPANY,

SAN FRANCISCO, CAL.

Commenced Business June, 1863.

DAVID J. STAPLES, *President.*GEORGE D. DORNIN, *Secretary.**Attorney in Connecticut, C. D. BOWERS, New Haven.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$300,000 00
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II. ASSETS.—ON GOLD BASIS.

Real estate owned by the Company, unencumbered,.....	\$225,000 00
Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	122,372 00
Interest due and accrued on bond and mortgage loans,.....	1,380 55
Value of the land mortgaged,.....	\$289,350 00
Buildings (insured for \$82,500).....	
	<u>\$289,350 00</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. AND STATE STOCKS:—			
United States bonds,.....	\$140,000 00	\$149,800 00	
South Carolina, new issue,.....	5,750 00	3,047 00	
BANK STOCKS:—			
First Nat. Gold Bk. San Francisco, .	13,300 00	13,300 00	
Bank of California,.....	22,500 00	5,000 00	
Total,	\$181,550 00	\$171,147 00	\$171,147 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
Warehouse receipt for 400 tons of Wheat,.....	\$16,000 00	\$16,000 00	\$12,500 00	
Clay St. Hill bonds S. F....	6,000 00	6,900 00	6,000 00	
United States bonds,.....	14,000 00	14,980 00	14,000 00	
Merch. Ex. Bank S. F.,....	6,000 00	6,000 00	3,000 00	
Industrial Fair,.....	500 00	500 00	500 00	
Cal. Powder Co.,.....	16,700 00	16,700 00	6,000 00	
“ “	16,700 00	16,700 00	3,750 00	
Vir. City & G'd Hill Water.	75,000 00	18,000 00	10, 00 00	
Total,.....	\$150,900 00	\$95,780 50	\$55,750 00	\$55,750 00

All other loans,.....	\$1,897 57
Cash in Company's principal office,.....	5,617 28
Cash deposited in Bank,.....	84,206 53
Interest due and accrued on stocks,.....	411 16
Interest accrued on collateral loans,.....	294 78
Net premiums in course of collection,.....	27,234 81
Balance in hands of managers, and in course of transmission,....	25,584 62
Bills receivable,.....	26,467 15
All other property belonging to the Company,.....	125 00
Office furniture, \$5,979 12,.....	
Assets of the Company at their actual value,.....	\$747,488 45

III. LIABILITIES.

Losses adjusted and unpaid,	\$38,983 66
Losses in process of adjustment,.....	100,888 32
Losses resisted,.....	4,000 00
Total,.....	\$143,871 98
Deduct re-insurance,.....	28,900 00
Net amount of unpaid losses,.....	\$114,971 98
Re-insurance on fire risks, one year or less,.....	\$207,476 31
Re-insurance on risks more than one year,.....	7,237 44
Re-insurance at 50 per c. on inland navigation risks,	28,313 50
Premiums received and receivable on marine risks,...	9,291 15
Amount required to re-insure all outstanding risks,.....	252,318 40
Cash dividends remaining unpaid,.....	782 47
Due for borrowed money,.....	25,000 00
All other demands against the Company,.....	1,842 21
Individual accounts,.....	2,773 24
Total liabilities, except capital stock,.....	\$397,688 30
Capital stock,.....	300,000 00
Surplus beyond capital,.....	49,800 15
Total liabilities, including capital and surplus,.....	\$747,488 45

IV. INCOME DURING THE YEAR.

	Fire.	Marine.	
Premiums received in cash,.....	\$551,667 77	\$147,308 54	
Deduct re-insurance, rebate, abatements and return premiums,	83,028 38	29,856 28	
Actual cash premiums,.....	\$478,639 39	\$117,452 26	\$596,091 65
Bills and notes for unpaid premiums,.....		26,464 15	
From interest on bonds and mortgages,.....			29,571 04
From interest on loans and dividends on stocks and bonds,.....			3,814 00
Income from all other sources,.....			22,427 00
Actual cash income,.....			\$651,903 69

V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Am't paid for losses, (including \$31.-			
870 00 occurring in previous years)	\$314,812 62	\$112,404 90	
Deduct salvages &c.,.....	37,576 31	16,368 95	
Net amount paid for losses,.....	\$277,236 31	\$96,035 95	\$373,272 26
Cash dividends,.....			62,699 34
Commissions or brokerage,.....			78,232 33
Salaries and fees,.....			42,947 68
Taxes.....			9,503 19
All other payments and expenses,.....			70,182 82
Actual cash expenditures.....			\$636,837 62

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to		
run,.....	\$25,476,276 00	\$414,952 62
Having more than one and not more than three		
years to run,.....	993,500 00	9,010 23
	\$26,469,776 00	\$423,962 85
	Maine.	Premiums.
	\$948,119 00	\$65,918 15
Premiums received since the organization of the Company.....		\$4,011,329 00
Losses paid since the Company organized,.....		2,767,422 00
Cash dividends paid stockholders.....		613,000 00
Stock owned by directors at date,.....		76,000 00
Loaned to officers and directors,.....		26,000 00
Loaned to stockholders not officers,.....		3,000 00

Business in Connecticut in 1875.

Fire risks taken (no inland),.....	\$731,165 00
Premiums received on same,.....	8,757 43
Losses paid,.....	1,614 69

FRANKLIN FIRE INSURANCE COMPANY,

PHILADELPHIA, PENN.

Commenced Business June, 1829.

ALFRED G. BAKER, *President*.THEODORE M. REGER, *Secretary*.*Attorney in Connecticut*. J. W. SMITH, Waterbury.

I. CAPITAL.

Capital actually paid up in cash,..... \$400,000 00

II. ASSETS.

Real estate owned by the Company, unencumbered,..... \$135,000 00

Loans on bond and mortgage. (first liens), not more than one
year's interest due,..... 2,227,886 93

Interest due and accrued on bond and mortgage loans, 35,519 98

Buildings mort. (insured for \$2,427,130 26),.....\$5,111,095

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. AND STATE STOCKS:—		
United States, 1881,.....	\$5,000 00	\$6,200 00
“ 5-20's, 1864,.....	120,000 00	139,200 00
“ 5-20's, 1865,.....	55,000 00	63,800 00
“ 10-40's,.....	40,000 00	47,100 00
Alabama State,.....	10,000 00	4,000 00
Mississippi State warrants,.....	15,000 00	12,750 00
New Jersey exempt,.....	5,000 00	5,250 00
MUNICIPAL BONDS:—		
Philadelphia City, 6's, new,.....	50,000 00	53,500 00
City of Pittsburg, 7's,.....	10,000 00	10,750 00
Cincinnati City, 7-30's,.....	4,000 00	4,200 00
“ “ 6's,.....	6,000 00	5,700 00
City of Rochester, 7's,.....	6,000 00	6,120 00
Camden City, 6's,.....	1,000 00	1,000 00
RAILROAD BONDS:—		
West Jersey R. R., 7's,.....	9,500 00	10,093 75
Reading R. R., 6's,.....	5,000 00	4,150 00
“ “ 7's,.....	3,000 00	3,285 00
Pennsylvania R. R., 1st mortgage,.....	15,000 00	15,450 00
Harrisburgh, P. L. & Mt. Joy R.R.	25,000 00	25,250 00
Hestonville. M. & F. R. R.,.....	8,000 00	7,400 00
BANK STOCK:—		
Commercial National Bank,.....	5,000 00	6,250 00
MISCELLANEOUS:—		
American Steamship Co.,.....	10,000 00	8,000 00
Continental Hotel Co.,.....	1,600 00	1,504 00
Total.....	\$109,100 00	\$440,952 75
		\$440,952 75

Loans on Collateral.

	Market Value.	Par Value.	Amt. Loaned.	
United States 5-20's, 1867,.	\$8,000 00	\$9,840 00)	\$7,500 00	
.. " 1865,.	1,000 00	1,160 00)		
.. " 1865,.	1,000 00	1,160 00)	1,000 00	
Lehigh Valley R. R.,.....	1,000 00	1,060 00	900 00	
Hestonville, M. & F. R. R.,	1,000 00	920 00	200 00	
.. " ..	5,000 00	4,600 00)	4,500 00	
Cincinnati City 7-30's,.....	3,000 00	3,150 00)		
Wilmington & Read'g R.R.	6,000 00	2,580 00	2,000 00	
Lehigh Valley R. R.,.....	5,000 00	6,250 00	5,000 00	
United Co's of New Jersey,	10,000 00	13,450 00	8,000 00	
Pennsylvania R. R.,.....	10,050 00	10,653 00	8,200 00	
Fidelity Trust & S. Dep. Co.	3,000 00	4,020 00	2,000 00	
West Philadelphia R. R.,...	3,500 00	7,700 00	5,750 00	
Total,.....	\$57,550 00	\$66,543 00	\$45,050 00	\$45,050 00
Cash in the Company's principal office,.....				16,597 36
Cash deposited in Bank,.....				232,492 29
Interest due and accrued on stocks,.....				900 00
Interest accrued on collateral loans,.....				648 16
Net premiums in course of collection,.....				61,237 39
All other property belonging to the Company,.....				356 25
Assets of the Company at their actual value,.....				\$3,296,641 11

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$23,061 87	
Losses reported and unadjusted,.....	21,666 67	
Losses resisted,	6,337 20	
Net amount of unpaid losses,.....		\$51,065 74
Re-insurance on fire risks one year or less,.....	\$482,453 08	
Re-insurance on risks more than one year,.....	281,143 02	
Amount required to re-insure all outstanding risks,.....		763,596 10
Cash dividends remaining unpaid,.....		544 00
Reclaimable on perpetual risks,.....		1,411,908 29
Total liabilities, except capital stock,.....		\$2,227,114 13.
Capital stock,.....		400,000 00
Surplus beyond capital,.....		669,526 98
Total liabilities, including capital and surplus,.....		\$3,296,641 11

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$1,162,098 56	
Deduct re-insurance, rebate, abatements and return premiums,	125,114 71	
Actual cash premiums,.....		\$1,036,983 85

From interest on bonds and mortgages,	\$143,616 14
From interest on loans and dividends on stocks and bonds,	20,968 51
From all other sources,	6,958 00
Actual cash income,	\$1,208,526 50

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses,	\$586,236 99
Cash dividends,	127,552 00
Commissions or brokerage,	155,693 34
Salaries and fees,	107,064 12
Taxes,	38,230 67
All other payments and expenses,	158,827 82
Actual cash expenditures,	\$1,173,604 94

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,	\$77,166,918 85	\$964,906 16
Having more than one and not more than three years to run,	23,635,521 95	315,979 02
Having more than three years to run,	6,620,318 34	101,008 88
Perpetual risks and interest premiums,	57,958,058 86	1,503,411 59
	\$165,380,818 00	\$2,885,305 65
Premiums received since the organization of the Company,		17,292,402 91
Losses paid since the organization of the Company,		9,897,157 12
Cash dividends paid stockholders,		3,324,000 00
Stock owned by directors at date,		56,500 00
Loaned to stockholders not officers,		30,250 00

Business in Connecticut in 1875.

Fire risks taken (no inland)	\$2 376,480 50
Premiums received on same,	34,695 41
Losses paid,	15,671 91

GERMAN AMERICAN FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business March, 1872.

EMIL OELBERMANN, *President.*JAMES A. SILVEY, *Secretary.**Attorney in Connecticut, EGBERT MARSH, Bridgeport.*

I. CAPITAL.

Capital actually paid up in cash, \$1,000,000 00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. AND STATE STOCKS :—		
United States 6's, currency,	\$360,000 00	\$441,000 00
“ 5's, coupon, 1881,	330,000 00	386,100 00
“ 5-20's, reg. 1867, ..	100,000 00	119,000 00
“ “ 1881, ..	50,000 00	59,500 00
“ “ 1864, ..	52,000 00	59,280 00
“ 5-20's, coupon 1864, ..	36,000 00	41,040 00
“ 5-20's, reg. 1865, ...	20,000 00	23,000 00
“ 10-40's, reg.,	40,000 00	46,800 00
“ 10-40's, coupon,	12,000 00	14,160 00
Missouri 6 per c.,	50,000 00	50,000 00
MUNICIPAL BONDS :—		
Brooklyn City 6 per c. Water,	59,000 00	59,000 00
“ “ Park,	11,000 00	11,000 00
New York City, 7 p.c. assessment, ..	40,000 00	40,000 00
RAILROAD BONDS :—		
N. Y. Central 6 per c., 1883,	50,000 00	50,750 00
Central Pacific 1st mort. gold,	40,000 00	42,000 00
Union “ “	25,000 00	25,750 00
MISCELLANEOUS :—		
Louisville & Portland Canal, payable by U. S. Government,	6,000 00	6,000 00
Total,	\$1,281,000 00	\$1,474,380 00
		\$1,474,380 00

Loans on Collateral.

	Par Value.	Market Value.	Am't. Loaned.
City of Providence, Wat. \$11,000 00	\$11,000 00	\$11,000 00	\$10,000 00
Mechanic National Bank, 7,025 00	7,025 00	8,783 00	5,000 00
Erie Railway 4th mort., 20,000 00	20,000 00	19,200 00	15,000 00

	Par Value.	Market Value.	Am't Loaned.	
City of Louisville, 6 p.c.	\$6,000 00	\$6,000 00	\$5,600 00	
Cal. & Oregon R. R.....	53,000 00	49,290 00	30,000 00	
Mil. & St. Paul R.R.gold,	118,000 00	110,920 00	62,900 00	
College Point Water....	48,000 00	48,000 00	40,000 00	
N. Y. & Harlem R. R.,	5,000 00	6,500 00	5,000 00	
U. S. 5-20's, coup. 1867,	15,000 00	17,850 00	15,000 00	
Jersey City Water,.....	25,000 00	26,000 00	22,500 00	
College Point Water,....	15,000 00	15,000 00	12,000 00	
Gen. R. R. L. I. 1st mtg.	90,000 00	90,000 00	60,000 00	
U. S. 5-20's, coup. 1865,	2,000 00	2,320 00	2,000 00	
U. S. 5-20's, coup. 1864,	8,500 00	9,690 00	25,000 00	
Union P. R. R. 1st mtg.	20,000 00	20,600 00		
U. S. coup. 5's, 1881,....	15,000 00	17,550 00		
Buffalo City,.....	15,500 00	15,900 00		
Gen. Pacific R.R. 1st.mtg.	5,000 00	5,250 00	35,000 00	
Louisville City,.....	3,000 00	3,000 00		
Total,.....	\$182,025 00	\$482,853 00	\$343,500 00	\$343,500 00
Cash in Company's principal office,.....				5,679 59
Cash deposited in Bank,.....				191,523 62
Interest due and accrued on stocks,.....				1,146 66
Net premiums in course of collection,.....				40,358 03
Cash on deposit at Chicago branch office,.....				894 59
Assets of the Company at their actual value,.....				\$2,057,482 49

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$17,012 35
Losses reported and unadjusted,.....	26,678 24
Losses resisted,.....	1,600 00
Net amount of unpaid losses,.....	\$45,290 59
Re-insurance on fire risks, one year or less,.....	\$431,235 00
Re-insurance on risks more than one year,.....	71,251 68
Amount required to re-insure all outstanding risks,.....	502,486 68
Total liabilities except capital stock,	\$547,777 27
Capital stock,.....	1,000,000 00
Surplus beyond capital,.....	509,705 22
Total liabilities, including capital and surplus,.....	\$2,057,482 49

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$1,063,359 03
Deduct re-insurance, rebate, abatements and return premiums,.....	122,877 46
Actual cash premiums,.....	\$940,481 57
Interest on loans and dividends on stocks and bonds,.....	97,138 52
Actual cash income,.....	\$1,037,620 09

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$50,639 28 occurring in previous years,).....	\$426,479 26
Deduct salvages, &c.,	3,517 15
Net amount paid for losses,.....	\$422,962 11
Cash dividends,.....	100,000 00
Commissions or brokerage,.....	141,462 39
Salaries and fees,.....	77,311 36
Taxes,.....	27,124 20
All other payments and expenses,.....	81,638 11
Actual cash expenditures,.....	\$850,498 17

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$74,254,803 00	\$862,470 00
Having more than one and not more than three years to run,.....	5,054,859 00	72,331 88
Having more than three years to run,.....	2,180,591 00	31,122 44
	\$81,490,253 00	\$965,924 32
Premiums received since the organization of the Company,.....		3,489,562 66
Losses paid since the organization of the Company,.....		1,444,791 36
Cash dividends paid stockholders,.....		240,000 00
Stock owned by the directors at date,.....		243,300 00
Loaned to stockholders, not officers,.....		5,000 00

Business in Connecticut in 1875.

Fire risks taken (no inland),.....	\$1,904,371 00
Premiums received,.....	28,169 71
Losses incurred,.....	16,413 95

GERMANIA FIRE INSURANCE COMPANY,

NEWARK, N. J.

Commenced Business April, 1870.

JAMES M. PATERSON, *President*.JULIUS B. BROSE, *Secretary**Attorney in Connecticut*, GEORGE B. FISHER, Hartford.

I. CAPITAL.

Capital actually paid up in cash,.....	\$220,700 00
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II. ASSETS.

Real estate owned by the Company unencumbered,.....	\$48,000 00
Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	129,930 00
Loans on bond and mortgage, (first liens) more than one year's interest due,.....	16,200 00
Interest due and accrued on bond and mortgage loans,.....	6,925 52
Value of the land mortgaged,.....	\$184,400
Buildings (insured for \$151,450).....	175,000
	<u>\$359,400</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. STOCKS:—			
United States 5-20's, 1865, (new),.....	\$14,000 00	\$16,730 00	
“ 10-40's,.....	15,000 00	17,737 50	
MUNICIPAL BONDS:—			
War Bounty bond City of Newark,.....	500 00	525 00	
Total,.....	\$29,500 00	\$34,992 50	\$34,992 50

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
Penn. R. R. Co.,.....	\$2,500 00	\$2,500 00	\$1,800 00	
State Trust Co.,.....	1,000 00	1,000 00	900 00	
U. S. 5-20's, 1865, (new),.....	4,000 00	4,780 00	4,000 00	
Total,.....	\$7,500 00	\$8,280 00	6,700 00	\$6,700 00
All other loans,.....				7,692 74
Cash in the Company's principal office,.....				1,411 11
Cash deposited in Bank,.....				15,313 31

Interest due and accrued on collateral loans,.....	\$139 48
Net premiums in due course of collection,.....	14,573 39
From rents,.....	277 00
Office furniture and fixtures,.....	\$2,496 01
Assets of the Company at their actual value,.....	<u>\$282,155 05</u>

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$2,233 43
Losses reported and unadjusted,.....	1,200 00
Net amount of unpaid losses,.....	<u>\$3,433 43</u>
Re-insurance on fire risks, one year or less,.....	\$48,312 51
Re-insurance on risks more than one year,.....	3,620 50
Amount required to re-insure all outstanding risks,.....	51,933 01
Principal on unpaid scrip,.....	89 60
Cash dividends remaining unpaid,.....	574 16
Total liabilities, except capital stock,.....	<u>\$56,030 20</u>
Capital stock,.....	220,700 00
Surplus beyond capital,.....	5,424 85
Total liabilities, including capital and surplus,.....	<u>\$282,155 05</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$112,568 73
Deduct re-insurance, rebate, abatements and return premiums,.....	11,734 94
Actual cash premiums,.....	<u>\$100,833 79</u>
From interest on bonds and mortgages,.....	8,567 81
From interest on loans and dividends on stocks and bonds,.....	1,216 63
From all other sources,.....	1,642 00
Actual cash income,.....	<u>\$112,260 23</u>

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$2,810 72 occurring in previous years,).....	\$29,724 08
Deduct salvages &c.,.....	1,567 89
Net amount paid for losses,.....	<u>\$28,156 19</u>
Cash dividends,.....	21,576 60
Scrip or certificate of profits redeemed in cash,.....	15 00
Commissions or brokerage,.....	20,070 29
Salaries, fees, &c.,.....	8,614 40
Taxes,.....	2,967 42
All other payments and expenses,.....	13,182 70
Actual cash expenditures,.....	<u>\$94,582 60</u>

VI. MISCELLANEOUS.

		To Policyholders.
Scrip dividends declared,.....	\$937 25	
Deduct amount redeemed in cash forfeited. &c.,.....	847 65	
Balance of scrip dividends deliverable,.....	\$89 60	
Risks in force having not more than one year to run,.....	\$7,714,521 51	Premiums. \$96,625 03
Having more than one and not more than three years to run,.....	407,226 50	5,460 02
Having more than three years to run,.....	94,325 00	1,481 06
	\$8,216,073 01	\$103,566 11
Premiums received since the organization of the Company,.....		340,869 03
Losses paid since the Company organized,.....		126,340 46
Cash dividends paid stockholders,.....		48,299 85
Stock owned by directors at date,.....		38,800 00
Loaned to officers and directors,.....		900 00
Loaned to stockholders not officers,.....		1,800 00

Business in Connecticut in 1875.

Fire risks taken (no inland,).....	\$184,835 00
Premiums received on same,.....	3,243 58
Losses paid,.....	68 64

GERMANIA FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business March, 1859.

RUDOLPH GARRIGUE, *President.*HUGO SCHUMANN, *Secretary.**Attorney in Connecticut, C. C. KIMBALL, Hartford.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$500,000 00
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II. ASSETS.

Real estate owned by the Company, unencumbered,.....	\$50,487 34
Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	715,700 00
Interest due and accrued on bond and mortgage loans,.....	14,954 05
Value of the land mortgaged,.....	\$763,500 00
Buildings (insured for \$678,950),.....	750,300 00
	\$1,513,800 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. AND STATE STOCKS:—			
United States 10-40's, reg.,.....	\$400,000 00	\$470,000 00	
“ 5-20's, reg.,.....	90,000 00	107,325 00	
“ 5-20's, coupon 1867,...	10,000 00	11,950 00	
Alabama,.....	10,000 00	2,500 00	
MUNICIPAL BONDS:—			
New York City,.....	10,000 00	10,000 00	
Brooklyn Permanent Water Loan,...	26,000 00	27,105 00	
“ Public Park Loan.....	8,000 00	8,240 00	
BANK STOCKS:—			
National Park,.....	5,000 00	6,500 00	
Total,	\$559,000 00	\$643,620 00	\$643,620 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
State Bk. Elizabeth, N.J.,..	\$16,400 00	\$16,400 00	\$16,462 48	
First Nat. Bk. Jersey City,	5,000 00	5,000 00		
Sterling F. Ins. Co., N. Y.	2,000 00	2,000 00		
First Nat. Bk. Jersey City,	16,800 00	16,800 00	17,000 00	
Germania L. Ins. N. Y.,...	2,000 00	2,300 00		
Union Express Co.,.....	1,500 00	900 00	1,000 00	
Western Union Tel. Co., .	700 00	525 00		
N. Y. & Harlem R. R.,	1,000 00	1,150 00	1,000 00	
Total,.....	\$45,400 00	\$45,075 00	\$35,462 48	\$35,462 48
Cash in the Company's principal office,.....				17,478 91
Cash deposited in Bank,.....				154,347 60
Interest due and accrued on stocks,.....				1,136 66
Interest due and accrued on collateral loans,.....				1,213 75
Net premiums in course of collection.....				68,520 33
Bills receivable,.....				4,930 20
Rents due and accrued,.....				2,300 00
Assets of the Company at their actual value,.....				\$1,710,151 32

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$22,343 97	
Losses reported and unadjusted,.....	21,459 75	
Losses resisted,.....	84,334 35	
Net amount of unpaid losses,.....		\$78,138 07
Re-insurance on fire risks, one year or less,.....	\$387,992 17	
Re-insurance on risks more than one year.....	127,861 20	
Amount required to re-insure all outstanding risks,.....		515,853 37
Total liabilities, except capital stock,.....		\$593,991 44
Capital Stock,		500,000 00
Surplus beyond capital,		616,159 88
Total liabilities, including capital and surplus,.....		\$1,710,151 32

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$985,569 64	
Deduct re-insurance, rebate, abatements, and return premiums,.....	85,925 99	
Actual cash premiums,.....		\$899,643 65
From interest on bonds and mortgages,.....		45,285 31
From interest on loans and dividends on stocks and bonds,.....		47,459 38
Actual cash income,.....		\$992,388 34

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$56,283 82 occur- ring in previous years,).....	\$379,077 07	
Deduct salvages &c.,.....	301 25	
Net amount paid for losses,.....		\$378,775 82
Cash dividends,.....		50,000 00
Commissions or brokerage,.....		140,797 77
Salaries and fees,.....		70,218 24
Taxes,.....		19,319 46
All other payments and expenses,.....		170,840 08
Actual cash expenditures,.....		\$829,951 37

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$69,802,658 59	\$775,984 35
Having more than one and not more than three years to run,.....	12,652,934 00	172,173 39
Having more than three years to run,.....	4,258,586 00	66,575 74
	\$86,814,178 59	\$1,014,733 48
Premiums received since the organization of the company,.....		8,566,371 62
Losses paid since the organization of the company,.....		4,194,336 11
Cash dividends paid stockholders,.....		636,000 00
Stock owned by directors at date,.....		173,100 00
Loaned to directors,.....		33,462 48
Loaned to stockholders, not officers,.....		2,000 00

Business in Connecticut in 1875.

Fire risks taken (no inland.).....	\$1,415,212 00
Premiums received on same,.....	17,702 67
Losses paid,.....	7,939 45

GIRARD FIRE AND MARINE INSURANCE COMPANY,

PHILADELPHIA, PA.

Commenced Business May, 1853.

THOMAS CRAVEN, *President.*JAMES B. ALVORD, *Secretary.**Attorney in Connecticut, RALPH GILLET, Hartford.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$300,000 00
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II. ASSETS.

Real estate owned by the Company unencumbered,.....	\$207,800 00
Loans on bond and mortgage, (first liens), not more than one year's interest due,.....	308,566 65
Loans on bond and mortgage (first liens), more than one year's interest due,.....	5,000 00
Interest accrued on bond and mortgage loans,.....	6,492 67
Total value of mortgaged premises,.....	\$696,200

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U S. STOCKS :—		
United States 5-20's,.....	\$36,100 00	\$43,900 00
“ “ “.....	55,000 00	64,350 00
MUNICIPAL BONDS :—		
City of Philadelphia, 6 per cent.,....	17,800 00	18,868 00
City of Louisville, 6 per cent.,.....	10,000 00	10,000 00
City and Co. of St. Louis, 6 per ct.,..	10,000 00	10,300 00
RAILROAD BONDS :—		
Union Pacific R. R. ,.....	5,000 00	5,350 00
Pennsylvania R. R.,.....	18,000 00	18,780 00
Dan., Hazelton & Wilkesbarre R. R.	20,000 00	10,000 00
Camden & Amboy R. R.....	17,000 00	17,860 00
Connecting R. R.,.....	10,000 00	9,500 00
Philadelphia & Reading R. R.,.....	5,000 00	5,450 00
North Pennsylvania R. R.,.....	5,000 00	5,250 00
Lancaster & Reading R. B.,.....	10,000 00	10,000 00
Philadelphia & Erie R. Co.,.....	15,000 00	14,100 00
RAILROAD STOCKS :—		
Pennsylvania R. R.,.....	20,000 00	21,000 00
Philadelphia & Reading R. R.,.....	20,000 00	22,400 00

	Par Value.	Market Value.	
MISCELLANEOUS:—			
Lehigh Navigation Co.,.....	\$11,000 00	\$11,440 00	
Susquehanna Coal Co.,.....	3,000 00	3,000 00	
Centennial Board of Finance,.....	2,000 00	2,000 00	
American Steamship Co.,.....	5,000 00	4,000 00	
Total.....	\$294,900 00	\$307,548 00	\$307,548 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
Camden & Amboy R. R.,...	\$1,000 00	\$1,350 00	\$1,000 00	
Pennsylvania Gas Coal Co.,	5,000 00	6,000 00	4,000 00	
Total,.....	\$6,000 00	\$7,350 00	\$5,000 00	\$5,000 00
Cash in Company's principal office,.....				816 63
Cash deposited in Bank,.....				142,198 13
Interest due and accrued on stocks and collateral loans,.....				56 66
Net premiums in course of collection,.....				25,634 19
All other property belonging to the Company,.....				3,750 00
Assets of the Company at their actual value.....				\$1,012,862 93

III. LIABILITIES.

Net amount of unpaid losses,.....	\$11,519 95
Re-insurance on fire risks, one year or less,.....	\$184,892 05
Re-insurance on risks more than one year,.....	112,685 00
Amount required to re-insure all outstanding risks,.....	297,577 05
Reclaimable on perpetual risks,.....	65,859 64
Due and accrued for salaries,.....	2,695 48
All other demands against the Company,.....	1,970 06
Total liabilities, except capital stock,.....	\$379,622 18
Capital stock,.....	300,000 00
Surplus beyond capital,	333,240 75
Total liabilities, including capital and surplus,.....	\$1,012,862 93

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$464,760 77
Deduct re-insurance, rebate, abatements and return premiums,.....	28,470 11
Actual cash premiums,.....	\$436,290 66
From interest on bonds and mortgages,.....	16,939 42
From interest on loans and dividends on stocks and bonds,.....	19,916 52
From rents,.....	10,601 63
Actual cash income,.....	\$483,748 23

V. EXPENDITURES DURING THE YEAR:

Amount paid for losses (including \$18,719 14 occurring in previous years),.....	\$137,807 88
Deduct re-insurance,.....	[813 84]
Net amount paid for losses,.....	\$137,084 04
Cash dividends,.....	36,000 00
Commissions or brokerage,.....	67,651 47
Salaries and fees,.....	35,257 59
Taxes,	17,817 29
All other payments and expenses,.....	31,128 05
Deposit premiums on perpetual risks,.....	\$1,118 00
Actual cash expenditures,.....	\$324,938 44

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$35,796,300 00	\$400,437 84
Having more than one and not more than three years to run,.....	7,109,265 00	100,047 47
Having more than three years to run,.....	2,983,672 00	60,354 02
Perpetual risks and interest premiums,.....	2,195,856 00	73,177 37
	\$48,085,093 00	\$634,016 70
Premiums received since the organization of the Company,.....		3,587,501 00
Losses paid since the organization of the Company,.....		1,570,378 65
Cash dividends paid stockholders,.....		373,331 52
Stock owned by directors at date,.....		118,600 00
Loaned to officers and directors,.....		4,000 00

Business in Connecticut in 1875.

Fire risks taken (no inland),.....	\$775,581 00
Premiums received on same,.....	10,132 01
Losses paid,.....	8,473 06

GLOBE FIRE INSURANCE COMPANY,

BOSTON, MASS.

Commenced Business July, 1872.

GEO. M. BUTTRICK, *President.*WM. R. GRAY, *Secretary.**Attorney in Connecticut, S. CHAPMAN JR., Hartford.*

I. CAPITAL.

Capital actually paid up in cash,	\$200,000 00
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II. ASSETS.

Loans on bond and mortgage, (first liens) not more than one year's interest due,	\$97,340 50
Interest due and accrued on bond and mortgage loans,	2,558 51
Value of the land mortgaged,	\$103,500 00
Buildings, (insured for \$55,500),	81,300 00
	<hr/>
	\$184,800 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. STOCKS :—			
United States 5's, registered (new),...	\$22,000 00	\$25,740 00	
“ 5's, coupon (new),	12,500 00	14,625 00	
RAILROAD BONDS :—			
Springfield Athol & North Eastern,	4,000 00	3,600 00	
Total,	\$38,500 00	\$43,965 00	\$43,965 00
Cash in Company's principal office,			914 35
Cash deposited in bank,			56,768 60
Interest due and accrued on stocks,			211 87
Interest due from Banks for daily balance,			400 83
Net premiums in course of collection,			4,761 22
All other property belonging to the Company,			4,333 32
Office furniture and fixtures,	\$1,850 40		
Assets of the Company at their actual value,			<hr/> \$211,254 20

III. LIABILITIES.

Net amount of unpaid losses,	\$4,014 85
Re-insurance on fire risks, one year or less, ...	\$8,657 84
Re-insurance on risks more than one year,	1,639 12
Amount required to re-insure all outstanding risks,	<hr/> 10,296 96
Total liabilities, except capital stock,	\$14,311 81
Capital stock,	200,000 00
Total liabilities, including capital and surplus,	<hr/> \$214,311 81
Impairment,	\$3,057 61

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$21,672 05
Deduct re-insurance, rebate, abatements and return premiums,.....	1,883 19
Actual cash premiums,.....	\$20,288 86
From interest on bonds and mortgages,.....	1,185 52
From interest on stocks and bonds and stock loans,.....	725 39
Actual cash income,.....	\$22,199 77

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses,.....	\$441 50
Commissions or brokerage,.....	2,890 58
Salaries and Fees,.....	3,449 35
Taxes,.....	31 71
All other payments and expenses,.....	5,628 11
Actual cash expenditures,.....	\$12,441 25

VI. MISCELLANEOUS.

Risks in force having not more than one year to run,.....	\$1,043,163 14	Premiums. \$17,315 69
Having more than one and not more than three years to run,.....	97,550 00	1,237 63
Having more than three years to run,.....	83,425 00	1,017 55
	\$1,224,138 14	\$19,570 87
Premiums received since the organization of the Company,.....		21,672 56
Losses paid since the organization of the Company.....		441 50
Stock owned by directors at date,.....		154,200 00
Loaned to officers and directors,.....		35,300 00
Loaned to stockholders, not officers,.....		5,500 00

Business in Connecticut in 1875.

Fire risks taken, (no inland).....	\$75,408 33
Premiums received on same,.....	1,280 92
Losses paid,.....	45 00

GUARANTY FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business April 10, 1875.

WM. H. BRIDGMAN, *President.*CHAS. D. HARTSHORNE, *Secretary.**Attorney in Connecticut, E. F. CHAPMAN, New Haven.*

I. CAPITAL.

Capital actually paid up in cash,..... \$200,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens) not more than one year's interest due,	\$76,000 00
Interest accrued on bond and mortgage loans,.....	1,260 00
Value of the land mortgaged,.....	\$29,000
Buildings (insured for \$91,000),.....	107,000
	<u>\$136,000</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. AND STATE STOCKS:—			
United States 5-20's, coupon 1867,...	\$21,000 00	\$25,173 75	
“ 3 65's, District of Col.,..	100,000 00	69,000 00	
MUNICIPAL BONDS:—			
New York City,.....	40,000 00	41,200 00	
MISCELLANEOUS:—			
Central Trust Co., New York,.....	5,000 00	5,000 00	
Total,	\$166,000 00	\$140,373 75	\$140,373 75

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Hanover Fire Ins. Co.,.....	\$1,500 00	\$2,800 00	\$1,000 00	
Republic “ “	1,000 00			
Farragut “ “	2,500 00	3,500 00	2,500 00	
Total,.....	\$5,000 00	\$6,300 00	\$3,500 00	\$3,500 00
Cash in Company's principal office,.....				413 70
Cash deposited in Bank,.....				19,087 50
Interest due and accrued on stocks,.....				400 00
Net Premiums in course of collection.....				23,600 96
Assets of the Company at their actual value,.....				<u>\$264,635 91</u>

III. LIABILITIES.

Net amount of unpaid losses,.....	\$10,175 00
Re-insurance on fire risks, one year or less,.....	\$49,630 13
Re-insurance on risks more than one year,.....	3,198 95
	<hr/>
Amount required to re-insure all outstanding risks,.....	52,829 08
	<hr/>
Total liabilities, except capital stock,.....	\$63,004 08
Capital stock,.....	200,000 00
Surplus beyond capital,.....	1,631 83
	<hr/>
Total liabilities, including capital and surplus,.....	\$264,635 91

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$114,871 46
Deduct re-insurance, rebate, abatements and return premiums,.....	9,024 43
	<hr/>
Actual cash premiums,.....	\$105,847 03
From interest on bonds and mortgages.....	1,974 93
From interest on loans and dividends on stocks and bonds,.....	3,358 04
	<hr/>
Actual cash income,.....	\$111,180 00

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses,.....	\$8,868 90
Commissions or brokerage,.....	13,555 13
Salaries and fees,.....	12,195 20
Taxes,.....	1,383 45
All other payments and expenses,.....	13,937 72
	<hr/>
Actual cash expenditures,.....	\$49,940 40

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$8,382,039 00	\$99,260 26
Having more than one and not more than three years to run,.....	183,017 00	2,197 14
Having more than three years to run,.....	124,012 00	1,519 99
	<hr/>	<hr/>
	\$8,689,068 00	\$102,977 39
Premiums received since the organization of the Company,.....		114,871 46
Losses paid since the organization of the Company,.....		8,808 90
Stock owned by directors at date,.....		98,500 00
Loaned to officers and directors,.....		60,000 00

Business in Connecticut in 1875.

Fire risks taken (no inland).....	\$199,916 00
Premiums received on same,.....	3,190 62

HANOVER FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business April, 1852.

BENJAMIN S. WALCOTT, *President.*I. REMSEN LANE, *Secretary.**Attorney in Connecticut, WM. WALLACE, Hartford.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$500,000 00
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II. ASSETS.

Real estate owned by the Company, unencumbered,.....	\$17,109 49
Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	326,025 00
Interest accrued on bond and mortgage loans,.....	1,897 65
Value of the land mortgaged,.....	\$328,000 00
Buildings (insured for \$334,950).....	446,000 00
	<hr/>
	\$774,000 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. STOCK :—		
United States 6's, reg. 1881,.....	\$20,000 00	\$23,900 00
“ “ “ currency,....	50,000 00	61,312 50
“ “ “ 1867,.....	370,000 00	441,225 00
“ “ “ 1864,.....	10,000 00	11,400 00
“ “ “ 1865,.....	15,000 00	17,325 00
“ “ “ 1865, new,..	20,000 00	23,400 00
“ “ “ 1865, coup.,	15,000 00	18,075 00

MUNICIPAL BONDS :—

New York County 6's, 1877,.....	10,000 00	10,000 00
“ “ “ 1882,.....	1,000 00	1,065 00
“ City 6's, 1877, assessm't.	40,000 00	41,200 00
“ “ “ 1877, street Imp.	50,000 00	51,500 00
“ “ “ 1877, Dep. park,	20,000 00	20,600 00
Brooklyn 7's, 1877, assessment,.....	50,000 00	51,500 00
“ “ “ 7's, 1884, Water bond,.....	20,000 00	21,400 00
“ “ “ 7's, 1917, Public park loan,	30,000 00	33,000 00

RAILROAD STOCKS :—

New York & Harlem,.....	20,000 00	26,150 00
“ Central & Hudson River, ..	10,000 00	10,700 00
“ Central, 1st mort. 6's, 1883, ..	20,000 00	20,400 00

	Par Value.	Market Value.
BANK STOCKS:—		
American Exchange National,.....	\$11,500 00	\$13,340 00
Metropolitan National,.....	10,000 00	13,000 00
National Bank of Commerce,.....	4,500 00	5,310 00

MISCELLANEOUS:—

Central Trust Co.,.....	10,000 00	10,000 00	
Total,.....	\$807,000 00	\$925,802 50	\$925,802 50

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.
U. Pacific R. R. 1st mtg.	\$20,000 00	\$21,200 00)	\$20,000 00
Ninth National Bank,....	12,500 00	10,000 00)	
American Fire Ins. Co.,	1,000 00	1,600 00	900 00
U. S. Trust Co.,	1,000 00	3,000 00)	2,650 00
Pacific Fire Ins. Co.,....	250 00	600 00)	
U. S. 5-20's, coup. 1868,	300 00	369 00)	5,000 00
Equitable Life Assoc.,...	2,500 00	3,750 00)	
“ Trust Co., ...	2,500 00	2,625 00)	20,000 00
“ Life Assoc.,...	20,000 00	30,000 00	
“ “	5,000 00	7,500 00	5,000 00
Continental Ins. Cy.,....	1,500 00	1,875 00	1,500 00
Metropolitan Nat. Bank,	20,000 00	26,000 00	20,000 00
U. S. 6's, currency reg..	10,000 00	12,262 50	10,000 00
Sun Print. & Pub. Assoc.	6,000 00	24,000 00	5,000 00
Morris & Essex R.R.Co.	2,000 00	2,040 00	1,700 00
Nat. Bank of Commerce	1,600 00	1,888 00)	1,100 00
Farmers Loan & T. Co.,	20,000 00	40,000 00)	22,000 00
Del. Lack. & West. R.R.	2,500 00	3,012 50)	
New York Cen. R. R. Co.	2,000 00	2,140 00)	
Total,.....	\$130,650 00	\$193,862 00	\$114,850 00
Cash in Company's principal office,.....			32,338 45
Cash deposited in Bank,.....			70,418 47
Interest due and accrued on stocks,.....			4,710 00
Interest due and accrued on collateral loans,.....			459 57
Net premiums in course of collection,.....			89,020 65
Assets of the Company at their actual value,.....			\$1,582,631 78

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$53,346 92
Losses reported and unadjusted,.....	20,860 50
Losses resisted,.....	26,833 08
Total,.....	\$101,040 50
Deduct re-insurance and salvage claims,.....	1,996 82
Net amount of unpaid losses,.....	\$99,043 68

Re-insurance on fire risks, one year or less.....	\$386,832 46	
Re-insurance on risks more than one year.....	200,885 29	
Amount required to re-insure all outstanding risks.....		587,717 75
All other demands against the Company.....		3,111 15
Total liabilities, except capital stock.....	\$689,872 58	
Capital stock.....	500,000 00	
Surplus beyond capital.....	392,759 20	
Total liabilities, including capital and surplus.....	\$1,582,631 78	

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,059,737 55	
Deduct re-insurance, rebate, abatements and return premiums,	91,548 45	
Actual cash premiums.....		\$968,189 10
Interest on bonds and mortgages.....		22,339 33
From interest on loans and dividends on stocks and bonds.....		54,250 20
Actual cash income.....		\$1,044,778 63

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$66,851 97 occur- ring in previous years,).....	\$436,010 72	
Deduct re-insurance in other companies.....	2,197 62	
Net amount paid for losses,.....		\$433,813 10
Cash dividends.....		45,000 00
Commissions or brokerage.....		158,013 06
Salaries and fees.....		50,560 00
Taxes.....		19,071 89
All other payments and expenses.....		164,058 16
Actual cash expenditures.....		\$870,516 21

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$66,956,256 03	\$773,664 93
Having more than one and not more than three years to run.....	20,804,892 51	240 300 09
Having more than three years to run,.....	9,187,783 72	128,687 33
	\$96,948,932 26	\$1,142,652 35
Premiums received since the organization of the Company,.....		7,354,197 54
Losses paid since the Company organized.....		3,872,025 10
Cash dividends paid stockholders.....		724,500 00
Stock owned by directors at date.....		146,650 00
Stock dividends declared,.....		100,000 00
Loaned to officers and directors.....		40,000 00
Loaned to stockholders not officers.....		33,000 00

Business in Connecticut in 1875.

Fire risks taken (no inland).....	\$2,127,136 22
Premiums received on same,.....	26,105 15
Losses paid,.....	17,441 93

HOFFMAN FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business May, 1864.

MARCUS F. HODGES, *President.*JOHN D. MACINTYRE, *Secretary.**Attorney in Connecticut, SILAS CHAPMAN JR., Hartford.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$200,000 00
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II. ASSETS.

Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	177,993 00
Interest due and accrued on bond and mortgage loans,.....	916 69
Value of the land mortgaged,.....	\$219,400
Buildings (insured for \$115,000).....	206,600
	<u>\$426,000</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. STOCKS :—		
United States 5-20's, 1865, new coup.	\$26,500 00	\$31,600 00
“ 6's, 1881, registered, ..	10,000 00	11,700 00
“ 5-20's, 1867, “ ..	35,000 00	41,200 00
“ 5's, 1881, coupon,	3,500 00	4,085 00
RAILROAD BONDS :—		
New York Central & Hudson River, ..	50,000 00	52,000 00
BANK STOCK :—		
National Bank of Commerce,	10,000 00	11,800 00
American Exchange National,	20,000 00	23,000 00
Bank of the Metropolis,	10,000 00	10,000 00
Total,	\$165,000 00	\$185,385 00
		\$185,385 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
Bank of New York,.....	\$1,300 00	\$1,690 00	\$1,000 00	
Continental Ins. Co.,.....	700 00	840 00)	1,900 00	
Montauk “ 	1,000 00	1,700 00)		
Hope “ 	1,725 00	1,725 00)	5,000 00	
Bank of the Metropolis....	5,000 00	5,000 00)		
Star Fire Ins. Co.,.....	2,900 00	3,325 00	1,800 00	
Bowery National Bank,....	500 00	1,000 00	500 00	
N. J., R. R. Trans. Co.,...	1,100 00	1,650 00	500 00	
Star Fire Ins. Co.,.....	1,000 00	1,150 00	800 00	
Bank State of New York,.,	1,800 00	1,890 00	1,000 00	
Irving Fire Ins. Co.,.....	2,100 00	2,100 00	1,500 00	
United States 5-20's,.....	4,000 00	4,720 00	4,000 00	
Total,.....	\$23,125 00	\$26,800 00	\$18,000 00	\$18,000 00
Cash in Company's principal office,.....				6,079 76
Cash deposited in Bank,.....				14,882 35
Interest due and accrued on stocks,.....				1,350 00
Interest accrued on collateral loans.....				259 47
Net premiums in course of collection.....				6,056 92
Assets of the Company at their actual value,.....				\$410,923 19

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$6,884 08	
Losses in process of adjustment,.....	14,606 79	
Net amount of unpaid losses,.....		\$20,990 82
Re-insurance on fire risks, one year or less,.....	\$87,449 06	
Re-insurance on risks more than one year,.....	7,030 21	
Amount required to re-insure all outstanding risks,.....		94,479 27
Total liabilities, except capital stock,.....		115,470 09
Capital stock,.....		200,000 00
Surplus beyond capital,.....		95,453 10
Total liabilities, including capital and surplus,.....		\$410,923 19

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$250,812 88	
Deduct re-insurance, rebate, abatements and return premiums,.....	24,385 23	
Actual cash premiums,.....		\$226,427 65
From interest on bonds and mortgages,.....		11,227 36
Interest on loans and dividends on stocks and bonds,.....		13,736 38
Actual cash income,.....		\$251,391 39

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$6,794 62 occurring in previous years,).....	\$140,171 63	
Deduct salvages, &c.,	3,364 13	
Net amount paid for losses,.....		\$136,807 50
Cash dividends,.....		20,000 00
Commissions or brokerage,.....		39,808 19
Salaries and fees,.....		20,491 97
Taxes,.....		2,449 15
All other payments and expenses,.....		18,218 12
Actual cash expenditures,.....		\$237,974 93

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,	\$15,130,301 17	\$174,899 14
Having more than one and not more than three years to run,.....	640,979 00	8,539 28
Having more than three years to run,.....	155,736 67	2,701 52
	\$15,927,016 84	\$186,139 94
Premiums received since the organization of the Company,.....		1,491,333 69
Losses paid since the organization of the Company,.....		986,546 25
Cash dividends paid stockholders,.....		70,000 00
Stock owned by the directors at date,.....		92,100 00
Loaned to officers and directors,.....		6,500 0

Business in Connecticut in 1875.

Fire risks taken (no inland,).....	\$583,518 08
Premiums received on same,.....	7,534 14
Losses paid,.....	6,568 77

HOME FIRE INSURANCE COMPANY,

NEWARK, N. J.

Commenced Business July, 1873.

ANDREW A. SMALLEY, *President.*WM. R. FREEMAN, *Secretary**Attorney in Connecticut, A. W. DAY, Hartford.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$200,000 00
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II. ASSETS.

Real estate owned by the Company unencumbered,.....	\$18,381 55
Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	89,050 00
Interest due and accrued on bond and mortgage loans,.....	2,448 08
Value of the land mortgaged,.....	\$91,700
Buildings (insured for \$71,000).....	108,700
	<u>\$200 400</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. STOCKS:—			
United States 1865, new,.....	\$20,000 00	\$23,450 00	
“ 1867, new,.....	20,000 00	23,925 00	
MUNICIPAL BONDS:—			
Essex County Bounty,.....	2,000 00	2,080 00	
Town of Harrison,.....	3,000 00	2,850 00	
Town of Kearney.....	1,000 00	950 00	
MISCELLANEOUS:—			
Montclair Gas & Water Co.,.....	8,500 00	8,500 00	
Citizens Gas Co.,.....	16,500 00	16,500 00	
Total,.....	\$71,000 00	\$78,255 00	\$78,255 00

Loans on Collateral.

	Par Value.	Market Value.	Am't. Loaned.
U. S. 1865, old,.....	\$2,000 00)		
“ 1867,.....	1,000 00	\$9,552 50	\$8,000 00
“ 1881,.....	5,000 00)		
“ 1865, new,.....	6,000 00	7,035 00	6,000 00
Citizens Gas Light Co.,...	13,750 00	9,625 00	6,500 00
German National Bank,...	2,000 00	2,040 00	1,500 00

COMPANIES OF OTHER STATES.

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	Par Value.	Market Value.	Am't Loaned.	
Merchants Ins. Co.,.....	\$4,000 00	\$5,200 00	\$3,500 00	
Firemen's "	940 00	1,175 00	500 00	
American Trust Co.,.....	7,500 00	6,750 00	5,000 00	
German National Bank, ..	2,300 00	2,346 00	2,000 00	
Merchants "	4,000 00	3,600 00	3,000 00	
German "	3,700 00	3,774 00	3,000 00	
Total,.....	\$52,190 00	\$51,097 50	\$39,000 00	\$39,000 00
Cash in the Company's principal office,.....				419 03
Cash deposited in Bank,.....				16,309 39
Interest due and accrued on stocks,.....				137 09
Net premiums in course of collection,.....				6,751 67
Assets of the Company at their actual value,.....				\$250,751 81

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$1,402 21	
Losses reported and unadjusted,.....	2,000 00	
Net amount of unpaid losses,.....		\$3,402 21
Re-insurance on fire risks one year or less,.....	\$23,495 94	
Re-insurance on risks more than one year,.....	2,921 80	
Re-insurance on unexpired marine risks,.....	3,100 50	
Amount required to re-insure all outstanding risks,.....		29,518 24
Due and accrued for salaries, rent, advertising &c.,.....		41 65
Total liabilities, except capital stock,.....		\$32,962 10
Capital stock,.....		200,000 00
Surplus beyond capital,.....		17,789 71
Total liabilities, including capital and surplus,.....		\$250,751 81

IV. INCOME DURING THE YEAR.

	Fire.	Marine,	
Premiums received in cash,.....	\$60,955 49	\$5,890 83	
Deduct re-insurance, rebate, abatements and return premiums,.....	9,562 13	188 68	
Actual cash premiums,.....	\$51,393 36	\$5,702 15	\$57,095 51
From interest on bonds and mortgages,.....			13,654 97
From interest on loans and dividends on stocks and bonds,			5,398 42
Actual cash income,.....			\$76,148 90

V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Am't paid for losses,.....	\$13,101 36	\$73 90	
Net amount paid for losses,.....	\$13,101 36	\$73 90	\$13,175 26

Cash dividends,.....	\$16,000 00
Commissions or brokerage,.....	7,559 87
Salaries and fees,.....	8,228 34
Taxes,.....	1,119 84
All other payments and expenses,.....	7,775 93
Actual cash expenditures,.....	\$53,859 24

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$3,851,492 00	\$46,991 87
Having more than one and not more than three years to run,.....	201,491 00	2,597 63
Having more than three years to run,.....	79,750 00	1,054 62
	\$4,132,733 00	\$50,644 12
	Marine.	Premiums.
	\$183,415 00	\$3,100 50
Premiums received since the organization of the Company,.....		113,506 15
Losses paid since the organization of the Company,.....		24,690 93
Cash dividends paid stockholders,.....		21,917 00
Stock owned by directors at date,.....		95,500 00
Loaned to officers and directors,.....		5,500 00

Business in Connecticut in 1875.

Fire risks taken (no inland).....	\$135,031 00
Premiums received on same,.....	1,908 09

HOME INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business April 1853.

CHARLES J. MARTIN, *President.*JOHN H. WASHBURN, *Secretary.**Attorney in Connecticut, W. E. BAKER, Hartford.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$3,000,000 00
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II. ASSETS.

Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	\$2,024,553 19
Interest due and accrued on bond and mortgage loans,.....	54,347 29
Value of the land mortgaged,.....	\$2,811,000
Buildings (insured for \$1,552,800).....	2,274,000
	\$5,085,000

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. AND STATE STOCKS :—		
United States, 6's, 1881,....	\$200,000 00	\$239,500 00
“ 10-40's, 1881,.....	100,000 00	117,250 00
“ 5-20's, “	1,400,000 00	1,645,000 00
“ 6's, currency,....	500,000 00	613,750 00
Alabama,.....	10,000 00	2,500 00
New York Assessment,.....	50,000 00	51,500 00
Mississippi Treasury Warrants,...	20,000 00	16,000 00
BANK STOCK:—		
American Ex. National N. Y.,....	20,000 00	23,200 00
Hanover “ “	10,000 00	8,525 00
Fourth “ “	10,000 00	9,500 00
St. Nicholas “ “	25,000 00	25,250 00
Metropolitan “ “	30,000 00	39,300 00
Merchants' Ex. “ “	15,000 00	15,600 00
Mercantile “ “	20,000 00	21,500 00
Chatham “ “	4,000 00	5,600 00
Importers' & Traders Nat. N. Y.,	10,000 00	19,750 00
Nat. Bank of the Republic “	25,000 00	22,500 00
“ “ Commerce “	20,000 00	24,600 00
Nat. Butchers' & Drovers' “	6,250 00	8,437 50
Bank of America, “	20,000 00	29,800 00
MISCELLANEOUS :—		
Manhattan Company, “	10,000 00	15,500 00
U. S. Trust Co., “	10,000 00	31,500 00
Total,.....	\$2,515,250 00	\$2,986,062 50
		\$2,986,062 50

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.
Equitable L. Assur. Soc.	\$13,000 00	\$19,500 00	\$13,000 00
St. Nicholas Nat Bank,.	2,000 00	2,020 00	1,800 00
Continental “	1,000 00	700 00	350 00
U. S. 5's, 1881,.....	5,000 00	5,875 00	5,000 00
St. Nicholas Nat. Bank,.	35,000 00	35,350 00	30,000 00
U. S. 5's, 1881,.....	1,000 00	1,175 00}	2,850 00
“ 5-20's, 1865, (new)	2,000 00	2,415 00}	
Tenth Nat. Bank,.....	10,000 00	7,000 00	5,500 00
U. S. 5-20's, 1865, (new)	5,000 00	6,037 50}	25,000 00
“ 5-20's, 1867, “	20,000 00	24,650 00}	
“ 6's, 1881, “	5,000 00	6,250 00	5,000 00
“ 6's, 1865, (old),	3,300 00	4,042 50}	5,000 00
“ 5-20's, 1865, new	2,000 00	2,415 00}	
N. Y. Cen. & H. R.R. R.	10,000 00	10,500 00}	16,500 00
N. Y. & Harlem R. R.,.	10,000 00	13,400 00}	
Adriatic Fire Ins. Co.,..	1,325 00	1,060 00	600 00
Nat. Bk. of the Republic.	10,000 00	9,000 00}	10,000 00
Peoples' Bank,.....	2,350 00	3,313 50}	
Union Trust Company,...	23,300 00	21,455 00}	25,000 00
St. Nicholas Nat. Bank,.	2,000 00	2,020 00}	

	Market Value.	Par Value.	Amt. Loaned.
U. S. 5-20's, 1865, new.,	\$1,000 00	\$1,207 50	\$1,000 00
N. Y. Cen. & H. R. R.R.	5,000 00	5,250 00	2,700 00
Universal Life Ins. Co.,	13,500 00	13,500 00	10,800 00
Safe Deposit Company,	2,500 00	2,500 00	2,000 00
N. Y. Cen. Ex. Bank,....	500 00	515 00	400 00
N. Y. Cen. & H. R. R.R.	5,000 00	5,250 00	3,000 00
N. Y. City, 7's, 1892,....	30,000 00	32,400 00)	30,000 00
Atlantic Mut. I. Co. 1873.	10,000 00	9,500 00)	
Brooklyn Park, 6's,.....	1,000 00	1,010 00	800 00
U. S. 5's 1881,.....	50,000 00	58,750 00	50,000 00
Long Island Bank,.....	20,100 00	26,130 00	20,000 00
German American Bank,	10,000 00	7,600 00	6,500 00
Atlantic Mut. I. Co. 1873.	25,000 00	23,750 00	20,000 00
“ “ 1873,	10,000 00	9,500 00)	12,000 00
“ “ 1874,	10,000 00	9,000 00)	
Chatham Bank,.....	2,500 00	3,500 00	3,000 00
Metropolitan Gas L. Co.	1,140 00	1,197 00	1,000 00
Cen. Trust Co.,.....	25,000 00	25,000 00	20,000 00
U. S. 5-20's, 1867, reg.,.	5,000 00	5,975 00)	
“ “ 1867, coup.	4,000 00	4,940 00)	10,000 00
“ “ 1865, coup.	1,500 00	1,837 50)	
U. S. Life Ins. Co.,.....	6,950 00	11,467 50	6,950 00
Second National Bank,..	20,000 00	25,000 00)	30,000 00
Metropolitan “	15,000 00	19,650 00)	
Brooklyn Assessment,....	50,000 00	51,000 00)	50,000 00
Oswego bonds,.....	6,000 00	6,000 00)	
U. S. 5-20's, 1865, new.,	50,000 00	60,375 00	50,000 00
Georgia bonds,.....	6,500 00	6,500 00	5,000 00
Total,.....	\$550,465 00	\$616,483 00	\$480,750 00
Cash deposited in Bank,.....			242,894 09
Interest due and accrued on collateral loans,.....			5,789 92
Net premiums in due course of collection,.....			241,738 91
Bills receivable,.....			5,062 50
All other property belonging to the Company,.....			5,833 34
Assets of the Company at their actual value,.....			\$6,047,021 74

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$48,420 97
Losses reported and unadjusted,.....	170,435 73
Losses resisted,	26,595 10
Net amount of unpaid losses,.....	\$245,451 80
Re-insurance on fire risks, one year or less,.....	\$1,118,983 50
Re-insurance on risks more than one year,.....	780,208 82
Amount required to re-insure all outstanding risks,.....	1,899,192 32
Cash dividends remaining unpaid,.....	2,655 00
Total liabilities, except capital stock,.....	\$2,147,299 12

Capital stock,.....	\$3,000,000 00
Surplus beyond capital,.....	899,722 62
Total liabilities, including capital and surplus,.....	\$6,047,021 74

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$3,326,909 59
Deduct re-insurance, rebate, abatements and return premiums,.....	244,501 53
Actual cash premiums,.....	\$3,082,408 06
From interest on bonds and mortgages,.....	145,881 86
From interest on loans and dividends on stocks and bonds,.....	164,705 65
Rents,.....	82 73
Actual cash income,.....	\$3,393,078 30

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$199,313 83 oc- curring in previous years,).....	\$1,701,904 39
Deduct salvages &c.,.....	19,836 97
Net amount paid for losses,.....	\$1,682,067 42
Cash dividends,.....	273,735 00
Commissions or brokerage,.....	560,531 33
Salaries, fees, &c.,.....	241,178 53
Taxes,.....	64,708 42
All other payments and expenses,.....	195,078 83
Actual cash expenditures,.....	\$3,017,299 53

VI. MISCELLANEOUS.

		Premiums,
Risks in force having not more than one year to run,.....	\$270,714,868 00	\$2,644,245 00
Having more than one and not more than three years to run,.....	66,977,335 00	853,849 00
Having more than three years to run,.....	19,112,033 30	267,295 00
	\$356,804,236 00	\$3,765,389 00
Premiums received since the organization of the Company,.....	37,888,299 05	
Losses paid since the Company organized,.....	24,170,776 26	
Cash dividends paid stockholders,.....	3,715,000 00	
Stock owned by directors at date,.....	654,300 00	
Stock dividends declared,.....	1,000,000 00	
Loaned to directors,.....	197,500 00	
Loaned to stockholders not officers,.....	33,500 19	

Business in Connecticut in 1875.

Fire risks taken (no inland,).....	\$6,271,695 00
Premiums received on same,.....	75,115 32
Losses paid,.....	38,519 13

HOWARD FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business April 19th, 1825.

SAMUEL T. SKIDMORE, *President.*CHARLES A. HULL, *Secretary.**Attorney in Connecticut, GEO. B. FISHER, Hartford.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$500,000 00
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II. ASSETS.

Real estate owned by the Company unencumbered,.....	\$125,000 00
Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	60,500 00
Interest due and accrued on bond and mortgage loans.....	1,343 99
Value of the land mortgaged,.....	\$159,000 00
Buildings, (insured for \$29,500),.....	160,000 00
	<u>\$319,000 00</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. AND STATE STOCKS:—		
United States 6's, currency,.....	\$200,000 00	\$246,000 00
“ “ 1881,.....	60,000 00	72,000 00
“ “ 1867,.....	10,000 00	12,000 00
“ 5's, 1881,.....	60,000 00	68,250 00
New York 7's,.....	5,000 00	5,400 00
MUNICIPAL BONDS:—		
New York City, 6's,.....	30,000 00	31,200 00
“ County, 6's,.....	5,000 00	5,200 00
BANK STOCKS:—		
Metropolitan National,.....	10,000 00	13,000 00
Phenix National,.....	5,000 00	5,000 00
American Exchange National,.....	16,000 00	19,200 00
National Bank of Commerce,.....	5,500 00	6,600 00
MISCELLANEOUS:—		
Del. & Hud. Can. Co. 7's, 1st mtg. gold,	7,000 00	8,050 00
Del. & Hud. Can. Co. 7's, 1st mtg....	50,000 00	56,000 00
New York Gas Light Co.,.....	5,000 00	7,700 00
Total,	\$468,500 00	\$555,600 00
		\$555,600 00

Loans on Collateral.

	Par Value,	Market Value.	Amt. Loaned.	
United States, 6's, 1864,.....	\$1,000 00	\$1,140 00	\$1,000 00	
“ “ 1865,.....	1,000 00	1,150 00)	2,000 00	
“ “ 1864,.....	1,000 00	1,140 00)	.	
American Ex. Nat. Bank,...	1,400 00	1,680 00	1,300 00	
Del. & Hud. Canal Ca.,.....	17,300 00	22,500 00	15,000 00	
Citizens National Bank,.....	1,000 00	1,200 00	1,000 00	
Manhattan Co.,.....	2,000 00	3,000 00	1,000 00	
American Ex. Nat. Bank,...	10,000 00	12,000 00	10,000 00	
Total,.....	\$34,700 00	\$43,810 00	\$31,300 00	\$31,300 00

Cash in the Company's principal office,.....	1,807 96
Cash deposited in Bank,.....	19,905 93
Interest due and accrued on stocks,.....	4,143 43
Interest due and accrued on collateral loans,.....	782 66
Net premiums in course of collection,.....	13,882 27
Rents,.....	833 34
Assets of the Company at their actual value,.....	\$815,099 58

III. LIABILITIES.

Losses reported and unadjusted,.....	\$4,149 89
Losses resisted,.....	1,700 00
Net amount of unpaid losses,.....	\$5,849 89
Re-insurance on fire risks, one year or less,.....	\$92,231 02
Re-insurance on risks more than one year,.....	18,227 07
Amount required to re-insure all outstanding risks,.....	110,458 09
All other demands against the Company,.....	221 31
Total liabilities except capital stock,.....	\$116,529 29
Capital stock,.....	500,000 00
Surplus beyond capital,.....	198,570 29
Total liabilities, including capital and surplus,.....	\$815,099 58

IV. INCOME DURING THE YEAR.

	Fire.	Marine.	
Premiums received in cash,.....	\$213,104 25	\$260 00	
Deduct re-insurance, rebate, abatements and return premiums,	15,892 11	39 00	
Actual cash premiums,.....	\$197,212 14	\$221 00	\$197,433 14
From interest on bonds and mortgages,.....			4,303 74
From interest on loans and dividends on stocks and bonds,.....			30,759 96
Income from all other sources,.....			5,506 70
Actual cash income,.....			\$238,003 54

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$7,137 54 occurring in previous years,).....	\$58,697 75	
Deduct re-insurance in other companies,.....	1,176 22	
Net amount paid for losses,.....		\$57,521 53
Cash dividends,.....		60,000 00
Commissions or brokerage,.....		22,762 32
Salaries and fees,.....		31,387 47
Taxes,.....		8,527 39
All other payments and expenses,.....		19,120 52
Actual cash expenditures,.....		\$199,319 23

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$21,529,430 00	\$184,462 04
Having more than one and not more than three years to run,.....	1,811,113 00	15,158 77
Having more than three years to run,.....	203,926 00	3,069 30
	\$23,544,469 00	\$202,690 11
	Marine.	Premiums
	\$10,000 00	\$710 00
Premiums received since March 14th, 1836,.....		\$5,871,812 00
Losses paid since March 14th, 1836,.....		4,115,217 00
Cash dividends paid stockholders since March 14th, 1836,.....		1,835,875 00
Stock owned by directors at date,.....		85,050 00
Loaned to officers and directors,.....		11,000 00
Loaned to stockholders not officers,.....		4,000 00

Business in Connecticut in 1875.

Fire risks taken (no inland),.....	\$981,651 00
Premiums received,.....	11,449 62
Losses paid,.....	9,796 90

HUMBOLDT FIRE INSURANCE COMPANY,

NEWARK, N. J.

Commenced Business May, 1870.

E. W. McCLAIR, *President*.J. GRISWOLD, *Secretary*.*Attorney in Connecticut*, WM. WALLACE, Hartford.

I. CAPITAL.

Capital actually paid up in cash,.....	\$200,000 00
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II. ASSETS.

Loans on bond and mortgage, (first liens), not more than one year's interest due,.....	177,912 00
Loans on bond and mortgage (first liens), more than one year's interest due,.....	35,950 00
Interest accrued on bond and mortgage loans,.....	10,651 36
Value of the land mortgaged,.....	\$369,675
Buildings (insured for \$148,900),.....	215,000
	<u>\$584,675</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U S. STOCKS :—		
U. S. 6's, 1881,.....	\$1,000 00	\$1,180 00
“ 6's, 1881,.....	1,000 00	1,180 00
“ 6's, 1881,	1,000 00	1,180 00
“ 6's, 1881,	1,000 00	1,180 00

MUNICIPAL BONDS :—

City of Newark, N. J. certificates,.....	2,500 00	2,500 00
“ “ “ “	1,250 00	1,250 00
“ “ “ “	5,000 00	5,000 00
“ “ “ “	5,000 00	5,000 00
Elizabeth City, N. J.,.....	1,000 00	900 00
“ “ “ “	1,000 00	900 00
Bayonne City, N. J.,.....	1,000 00	970 00

RAILROAD BONDS :—

City of Louisville, Ky. & Nash. R. R.,	1,000 00	780 00
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Total.....	\$21,750 00	\$22,020 00	\$22,020 00
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Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
Citizens Gas Co. of Newark...	\$625 00	\$593 75	\$300 00	\$300 00
All other loans,.....				16,000 00
Cash in Company's principal office,.....				542 59
Cash deposited in Bank,.....				24,299 51
Interest due and accrued on stocks,.....				574 24
Interest due and accrued on collateral loans,.....				8 75
Net premiums in course of collection.....				22,641 56
Office fixtures,.....	\$15,000 00			
Assets of the Company at their actual value,.....				<u>\$310,900 01</u>

III. LIABILITIES.

Net amount of unpaid losses,.....	\$17,935 60	
Losses reported and unadjusted,.....	9,929 08	
Losses resisted.....	3,750 00	
Net amount of unpaid losses,.....		<u>\$31,614 68</u>
Re-insurance on fire risks, one year or less,.....	\$68,173 54	
Re-insurance on risks more than one year,.....	6,785 44	
Amount required to re-insure all outstanding risks,.....		<u>74,958 98</u>
Total liabilities, except capital stock,.....		<u>\$106,573 66</u>
Capital stock,.....		200,000 00
Surplus beyond capital,.....		4,326 35
Total liabilities, including capital and surplus,.....		<u>\$310,900 01</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$157,763 47	
Deduct re-insurance, rebate, abatements and return premiums,.....	20,214 89	
Actual cash premiums,.....		<u>\$137,548 58</u>
From interest on bonds and mortgages,.....		10,421 83
From interest on loans and dividends on stocks and bonds,.....		1,630 36
Actual cash income,.....		<u>\$149,600 77</u>

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$26,351 24) occurring in pre- vious years,.....	\$100,162 97	
Commissions or brokerage,.....	28,198 16	
Salaries and fees,.....	12,195 75	
Taxes,.....	22,210 38	
All other payments and expenses,.....		
Actual cash expenditures,.....		<u>\$162,773 26</u>

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$8,161,962 00	\$136,347 09
Having more than one and not more than three years to run,.....	586,202 00	7,895 77
Having more than three years to run,...	91,600 00	1,549 27
	<u>\$8,839,764 00</u>	<u>\$145,792 13</u>
Premiums received since the organization of the company,.....		721,534 08
Losses paid since the organization of the company,.....		349,112 59
Cash dividends paid stockholders,.....		37,671 67
Stock owned by directors at date,.....		83,000 00
Loaned to officers and directors,.....		68,000 00
Loaned to stockholders, not officers,.....		21,100 00

Business in Connecticut in 1875.

Fire risks taken (no inland,).....	\$217,765 00
Premiums received on same,.....	8,700 35
Losses paid,.....	397 59

INSURANCE COMPANY OF NORTH AMERICA,

PHILADELPHIA, PENN.

Commenced Business, 1794.

ARTHUR G. COFFIN, *President.*MATTHIAS, MARIS, *Secretary.**Attorney in Connecticut, C. C. KIMBALL, Hartford.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$1,000,000 00
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II. ASSETS.

Real estate owned by the Company, unencumbered,.....	\$90,000 00
Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	1,001,490 00
Interest accrued on bond and mortgage loans,.....	17,653 33
Value of the land mortgaged,.....	\$2,629,500
Buildings (insured for \$660,000).....	
	<u>\$2,629,500</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. AND STATE STOCKS :—		
United States 6's, 1881, reg.	\$100,000 00	\$119,250 00
“ 6's, 1881, coupon,	100,000 00	120,000 00
“ 5's, 1881, reg.	100,000 00	116,625 00
U. S. 5-20's, 1865, 1867, 6's, reg., ..	100,000 00	118,325 00
“ 5-20's, 1881, 5 per cent,	100,000 00	116,625 00
Pennsylvania 5's, Loan (gold)....	10,000 00	10,400 00
“ 6's,	106,000 00	124,860 00
New Jersey, 6's,	59,000 00	62,245 00
Delaware 6's,	10,000 00	10,400 00
Connecticut 6's, 1881,	95,000 00	102,600 00
Indiana 7's	40,000 00	44,000 00
South Carolina,	11,000 00	5,500 00
MUNICIPAL BONDS :—		
Philadelphia City, 6's,	300,000 00	316,860 00
Pittsburg “ 7's,	50,000 00	53,500 00
Milwaukee “ 7's,	50,000 00	52,500 00
Cincinnati “ 7's,	110,000 00	114,980 00
Indianapolis “ 7 3-10's,	30,000 00	30,300 00
Hartford “ 6's,	50,000 00	50,500 00
Rochester “ 7's,	25,000 00	25,125 00
Columbus “ 8's,	15,000 00	16,200 00
Fall River “ 5's, (gold)....	30,000 00	28,500 00
Toledo “ 8's, Education	10,000 00	10,100 00
Harrisburg “ 6's,	15,000 00	14,400 00
Providence “ 5's, (gold)	25,000 00	23,750 00
Newark “ 7's,	20,000 00	21,000 00
Cleveland “ 7's,	30,000 00	31,500 00
Boston “ 6's,	200,000 00	216,000 00
Williamsport “ 6's,	3,000 00	2,550 00
Bellefonte Borough 6's,	6,000 00	5,460 00
RAILROAD BONDS :—		
Pennsylvania R. R. Co., 1st mtg.	50,000 00	53,000 00
Delaware R. R. Co., Loan, 1895, ..	25,000 00	25,000 00
North Penn. “ 6's, coup. . .	30,000 00	31,800 00
“ “ 7's, coup.	5,000 00	5,300 00
Del. & Raritan. Can. and C. & A. R. R. & T. Co.,	11,000 00	11,550 00
Lehigh Valley, 6's, loan,	50,000 00	53,125 00
“ 7's, “ ..	25,000 00	27,750 00
Phil. & Reading, reg. loan,	50,000 00	53,000 00
Western Pennsylvania, loan,	15,000 00	12,375 00
Penn. & N. Y. Cen. 7's, loan, ..	30,000 00	31,950 00
Phil. & Reading, 7's, reg.	8,000 00	8,500 00
“ coupon,	5,000 00	5,300 00
Pennsylvania, consolt'd 1st mtg.	50,000 00	48,750 00
Lehigh Valley, convertible mtg. .	50,000 00	48,500 00
United, New Jersey,	42,000 00	42,000 00
Phila. & Reading, 1st mortgage, .	50,000 00	51,500 00
Phila. Wilmington & Balto. loan, ..	39,000 00	39,780 00
North Pennsylvania,	6,100 00	6,465 00

	Par Value.	Market Value.	
RAILROAD STOCKS:—			
Phila. Germantown & Norristown,	\$15,000 00	\$29,700 00	
BANK STOCK:—			
Philadelphia National,.....	10,000 00	17,800 00	
MISCELLANEOUS:—			
Chesp. & Del. Can. Co's loan 1886,	37,000 00	32,190 00	
Del. Div. Canal Co's loan 1878, ..	15,000 00	14,700 00	
Lehigh C. & Nav. Co's con. loan,	6,000 00	5,760 00	
“ “ 1st mtg. reg.,	25,000 00	26,625 00	
American S. S. Co's, ...	40,000 00	35,200 00	
The Wm. Cramp & Sons' Dry			
Dock loan, reg. 6 per cents,....	30,000 00	30,000 00	
Wrecking Steamer N. America, ..	40,250 00	40,250 00	
Chesp. & Del. Can. Co.,.....	11,400 00	4,560 00	
Other loans, Stock and Securities,	10,500 00	10,500 00	
Total,.....	\$2,581,250 00	\$2,765,986 00	\$2,765,986 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
Philadelphia City 6's,.....	\$11,000 00	\$11,550 00	\$9,200 00	
Catawissa R. R. 6's,.....	5,000 00	5,200 00	5,000 00	
Philadelphia City 6's,.....	500 00	525 00	448 00	
Lehigh Coal & Nav. Co.,	8,000 00	7,760 00	6,500 00	
Philadelphia City 6's,.....	1,000 00	1,050 00	700 00	
“ 6's,.....	7,500 00	7,875 00	5,000 00	
Penn. Ins. on lives,.....	2,100 00	4,200 00	2,320 00	
Pennsylvania R. R. Co.,..	4,350 00	4,698 00	3,000 00	
Lehigh Coal & Nav. Co.,	1,000 00	11,000 00	50,000 00	
Nesquehoning Val. R. R.	5,000 00	5,200 00		
Lehigh Valley R. R. Co.,	5,000 00	5,500 00		
Phila. & Reading R. R.,	5,000 00	6,200 00		
Pennsylvania R. R. Co.,...	5,000 00	5,200 00		
United R. R. Co.,.....	10,000 00	10,400 00		
Newark City School,.....	10,000 00	13,400 00		
Total,.....	\$84,450 00	\$99,758 00	\$82,168 00	\$82,168 00
Cash deposited in Bank,.....			578,894 48	
Interest due and accrued on collateral loans,.....			276 00	
Net premiums in course of collection,.....			287,473 04	
Bills receivable,.....			343,606 61	
Assets of the Company at their actual value,.....				\$5,167,547 46

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$56,150 45	
Losses reported and unadjusted,.....	197,594 41	
Losses resisted,.....	23,255 14	
Total,.....	\$277,000 00	
Deduct re-insurance and salvage claims,.....	20,000 00	
Net amount of unpaid losses,.....		\$257,000 00

Re-insurance on fire risks, one year or less.....	\$812,671 87	
Re-insurance on risks more than one year.....	397,640 72	
Re-insurance on marine risks.....	430,467 24	
Amount required to re-insure all outstanding risks.....		1,640,779 83
Amount reclaimable by the insured on perpetual fire risks.....		347,750 35
Total liabilities, except capital stock.....	\$2,245,530 18	
Capital stock.....	1,000,000 00	
Surplus beyond capital.....	1,922,017 28	
Total liabilities, including capital and surplus.....	\$5,167,547 46	

IV. INCOME DURING THE YEAR.

	Fire	Marine.	
Premiums received in cash.....	\$1,689,693 20	\$2,004,046 24	
Deduct re-insurance, rebate, abatements and return premiums,	130,217 60	432,927 04	
Actual cash premiums.....	\$1,559,475 60	\$1,571,118 30	\$3,130,593 90
Interest on bonds and mortgages.....			60,133 37
From interest on loans and dividends on stocks and bonds.....			160,708 96
Deposit premiums on perpetual fire risks.....	\$18,735 45		
Actual cash income.....			\$3,351,436 23

V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Am't paid for losses, (including \$257,-			
000 00 occurring in previous years)	\$872,456 85	\$1,474,219 30	
Deduct salvages &c.,	8,972 78	259,031 83	
Net amount paid for losses,.,	\$863,484 07	\$1,215,187 47	\$2,078,671 54
Cash dividends.....			201,448 80
Commissions or brokerage.....			274,102 45
Salaries and fees.....			91,520 64
Taxes.....			80,518 19
All other payments and expenses.....			223,847 61
Deposit premiums returned on perpetual fire risks,.....	\$6,049 69		
Actual cash expenditures.....			\$2,950,109 23

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year		
to run.....	\$104,232,359 00	\$1,517,445 18
Having more than one and not more than three		
years to run.....	46,811,614 00	666,133 20
Having more than three years to run.....	10,845,391 00	140,784 86
Perpetual risks in force, and interest premiums,.	12,706,969 00	366,053 00
	\$174,596,333 00	\$2,690,416 24
	Marine.	Premiums.
	\$9,715,363 00	\$430,467 24

Premiums received since the organization of the Company,.....	\$64,000,000 00
Losses paid since the Company organized,.....	38,000,000 00
Cash dividends paid stockholders,.....	8,650,000 00
Stock owned by directors at date,.....	20,230 00
Loaned to stockholders not officers,.....	24,968 00

Business in Connecticut in 1875.

Fire risks taken (no inland,).....	\$3,506,302 00
Premiums received on same,.....	46,477 52
Losses paid,.....	18,983 84

IRVING FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business April, 1872.

MARTIN L. CROWELL, *President.*JAMES M. WILSON, *Secretary.**Attorney in Connecticut, A. E. DUDLEY, New Haven.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$200,000 00
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II. ASSETS.

Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	85,400 00
Interest due and accrued on bond and mortgage loans,.....	498 17
Value of the land mortgaged,.....	\$139,000
Buildings (insured for \$84,050).....	94,000
	<u>\$233,000</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. Stocks:—			
United States 10-40's. 1904, reg.....	\$168,000 00	\$197,400 00	\$197,400 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
West Side Bank.....	\$2,500 00	\$3,000 00	\$4,000 00	
American Express Co.,.....	3,800 00	2,166 00		
Chicago & Alton R.R. pref.	10,000 00	10,600 00	10,000 00	
Home Ins. Co.,.....	2,000 00	2,100 00		
Total,.....	\$18,300 00	\$17,866 00	\$14,000 00	\$14,000 00

Cash deposited in Bank,.....	\$3,201 41
Interest accrued on collateral loans,.....	73 33
Net premiums in course of collection,.....	8,167 81
Assets of the Company at their actual value,.....	<u>\$308,740 72</u>

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$4,476 12
Losses in process of adjustment,.....	4,200 00
Losses resisted,.....	401 26
Net amount of unpaid losses,.....	<u>\$9,077 38</u>
Re-insurance on fire risks, one year or less,.....	\$54,379 48
Re-insurance on risks more than one year,.....	3,275 54
Amount required to re-insure all outstanding risks,.....	57,655 02
Due for salaries, printing, &c.,.....	1,016 66
Total liabilities, except capital stock,.....	<u>\$67,749 06</u>
Capital stock,.....	200,000 00
Surplus beyond capital,.....	40,991 66
Total liabilities, including capital and surplus,.....	<u>\$308,740 72</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$129,642 97
Deduct re-insurance, rebate, abatements and return premiums,.....	6,796 00
Actual cash premiums,.....	<u>\$122,846 97</u>
From interest on bonds and mortgages,.....	6,410 05
Interest on loans and dividends on stocks and bonds,.....	8,546 86
Actual cash income,.....	<u>\$137,803 88</u>

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$11,313 62 occur- ring in previous years,).....	\$59,892 05
Deduct salvages, &c.,	36 61
Net amount paid for losses,.....	<u>\$59,855 44</u>
Cash dividends,.....	26,245 00
Commissions or brokerage,.....	17,705 49
Salaries and fees,.....	14,600 00
Taxes,.....	1,255 63
All other payments and expenses,.....	11,157 50
Actual cash expenditures,.....	<u>\$130,819 06</u>

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$9,255,950 00	\$108,758 96
Having more than one and not more than three years to run,.....	338,571 00	3,983 24
Having more than three years to run,.....	38,200 00	748 25
	<u>\$9,632,721 00</u>	<u>\$113,490 45</u>
Premiums received since the organization of the Company,.....		417,854 94
Losses paid since the organization of the Company,.....		258,967 76
Cash dividends paid stockholders,.....		54,000 00
Stock owned by the directors at date,.....		92,200 00
Loaned to officers and directors,.....		14,000 00

Business in Connecticut in 1875.

Fire risks taken (no inland).....	\$217,530 00
Premiums received on same,.....	2,588 85
Losses paid,.....	1,250 00

KENTON FIRE INSURANCE COMPANY,

NEWPORT, KENTUCKY.

Commenced Business April, 1867.

V. SHINKLE, *President.*T. S. CUMMINGS, *Secretary**Attorney in Connecticut, SILAS CHAPMAN JR., Hartford.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$150,000 00
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II. ASSETS.

Real estate owned by the Company unencumbered,.....	\$4,785 27
Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	77,281 09
Interest due and accrued on bond and mortgage loans,.....	5,040 24
Value of the land mortgaged,.....	\$134,800
Buildings (insured for \$6,000).....	68,700
	<u>\$203 500</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. STOCKS :—			
United States 5-20's,.....	\$22,550 00	\$27,060 00	
“ “ 7-30's,	10,000 00	12,000 00	
MUNICIPAL BONDS :—			
Covington City,.....	33,500 00	33,500 00	
MISCELLANEOUS :—			
Covington Water Works,.....	10,200 00	10,200 00	
Covington & Cincinnati Bridge,.....	17,000 00	17,000 00	
Total,.....	\$93,250 00	\$99,760 00	\$99,760 00
Note of Geo. Phillips, secured by 50 (\$5,000) shares of			
the Blick & Phillips Coal Co.,.....		\$2,315 13	
Interest on same,.....		889 20	
Cash in the Company's principal office,.....			2,723 40
Cash deposited in Bank,.....			27,637 95
Interest due and accrued on bonds,.....			2,891 14
Net premiums in course of collection.....			8,750 76
Bills receivable,.....			14,547 45
Furniture.....	\$1,500		
All other property belonging to the Company,.....			153 00
Assets of the Company at their actual value,			\$243,570 30

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$1,946 59	
Losses reported and unadjusted,.....	6,383 01	
Net amount of unpaid losses,.....		\$8,329 60
Re-insurance on fire risks, one year or less,.....	\$44,246 95	
Re-insurance on risks more than one year,.....	6,051 05	
Re-insurance on inland navigation risks,.....	9,961 45	
Amount required to re-insure all outstanding risks,.....		60,259 45
All other demands against the Company,.....		838 21
Total liabilities, except capital stock,.....		\$69,427 26
Capital stock.....		150,000 00
Surplus beyond capital.....		24,143 04
Total liabilities, including capital and surplus,.....		\$243,570 30

IV. INCOME DURING THE YEAR.

	Fire.	Inland.	
Premiums received in cash,.....	\$115,860 31	\$23,525 66	
Deduct re-insurance, rebate, abatements, and return premiums,.....	17,406 76	965 00	
Actual cash premiums,.....	\$98,453 55	\$22,560 66	\$121,014 21
Notes received for unpaid premiums.....		\$12,655 19	

From interest on bonds and mortgages.....	\$8,568 02
From interest on loans and dividends on stocks and bonds,.....	1,417 89
From all other sources,.....	2,062 78
Actual cash income,.....	\$133,062 90

V. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Am't paid for losses, (including \$1,-			
152 52 occurring in previous years,....	\$58,912 05	\$14,785 50	
Deduct salvages &c.,.....	210 27		
Net amount paid for losses,	\$58,701 78	\$14,785 50	\$73,487 28
Cash dividends,.....			15,000 00
Commissions or brokerage,.....			23,170 03
Salaries and fees,.....			5,857 40
Taxes,.....			2,964 62
All other payments and expenses,.....			7,093 69
Actual cash expenditures,.....			\$127,573 02

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run.....	\$5,743,756 00	\$88,493 89
Having more than one and not more than three years to run,.....	739,159 00	10,373 24
Having more than three years to run,.....	110,950 00	1,728 87
	\$6,593,865 00	\$100,596 00
	Inland.	Premiums.
	\$188,527 00	\$19,922 89
Premiums received since the organization of the Company,		589,603 14
Losses paid since the organization of the Company,.....		229,115 62
Cash dividends paid stockholders,.....		56,852 00
Stock owned by directors at date,.....		66,575 00
Loaned to officers and directors,.....		33,831 09

Business in Connecticut in 1875.

Fire risks taken (no inland).....	\$23,725 00
Premiums received on same,.....	408 37

LAMAR FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business April, 1872.

ISSAC R. ST. JOHN, *President.*

WM. R. MACDIARMID, *Secretary.*

Attorney in Connecticut, S. CHAPMAN JR., Hartford.

I. CAPITAL.

Capital actually paid up in cash,..... \$200,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens) not more than one
year's interest due,..... \$58,900 00
Value of the land mortgaged,..... \$40,000
Buildings (insured for \$58,900)..... 83,000
\$123,000

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. STOCK:—			
United States 10-40's,.....	\$25,000 00	\$29,375 00	
“ 5-20's, 1865, old,.....	12,000 00	13,920 00	
“ “ new,.....	70,000 00	82,250 00	
“ 5-20's, 1867,.....	115,000 00	136,850 00	
“ 6's, 1881,.....	35,000 00	41,825 00	
BANK STOCK:—			
National Bank of the Republic,.....	5,000 00	4,500 00	
National Bank of Commerce,.....	7,500 00	9,187 50	
St. Nicholas National,.....	7,500 00	7,800 00	
Total,.....	\$277,000 00	\$325,707 50	\$325,707 50

Loans on Collateral.

	Par Value.	Market Value.	Am't Loaned.	
Mechanics Bank, Brooklyn \$2,050 00	\$3,075 00	\$1,000 00	\$1,000 00	
Cash in Company's principal office,.....				33 13
Cash deposited in Bank,.....				13,236 07
Net Premiums in course of collection,.....				6,342 62
Bills receivable, taken for fire and inland risks,.....				1,820 65
Assets of the Company at their actual value,.....				\$407,039 97

III. LIABILITIES.

Net amount of unpaid losses,.....	\$14,300 00
Re-insurance on fire risks one year or less,.....	\$68,142 95
Re-insurance on risks more than one year,.....	5,311 26
Re-insurance on unexpired inland risks,.....	1,602 62
Amount required to re-insure all outstanding risks,.....	75,056 83
All other demands against the Company,.....	173 73
Total liabilities, except capital stock,.....	\$89,530 56
Capital stock,.....	200,000 00
Surplus beyond capital,.....	117,509 41
Total liabilities, including capital and surplus,.....	\$407,039 97

IV. INCOME DURING THE YEAR.

	Fire.	Inland.	
Premiums received in cash,.....	\$164,084 74	\$33,474 93	
Deduct re-insurance, rebate, abatements and return premiums,.....	12,257 98	10,630 00	
Actual cash premiums,.....	\$151,826 76	\$22,844 93	\$174,671 69
Bills and notes for unpaid premiums,...	250 00	1,570 65	
From interest on bonds and mortgages,.....			3,053 30
From interest on loans and dividends on stocks and bonds,.....			18,502 37
Actual cash income,.....			\$196,227 36

V. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Am't paid for losses, (clud. \$23,974 26 occurring in previous years,).....	\$79,795 85	\$21,795 16	
Deduct salvage &c.,.....		472 37	
Net amount paid for losses,.....	\$79,795 85	\$21,322 79	\$101,118 64
Cash dividends,.....			20,000 00
Commissions or brokerage,.....			18,522 28
Salaries and fees,.....			17,100 00
Taxes,.....			2,816 90
All other payments and expenses,.....			21,172 54
Actual cash expenditures,.....			\$180,730 36

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$11,738,185 00	\$136,285 89
Having more than one and not more than three years to run,.....	576,866 00	7,061 13
Having more than three years to run,.....	92,300 00	1,427 89
	\$12,407,351 00	\$144,774 91
	Inland.	Premiums.
	170,100 00	3,205 25

Premiums received since the organization of the Company,.....	\$720,209 81
Losses paid since the organization of the Company,.....	370,465 85
Cash dividends paid stockholders,.....	40,000 00
Stock owned by directors at date,.....	52,300 00
Loaned to stockholders not officers,.....	1,000 00

Business in Connecticut in 1873.

Fire and inland risks taken,.....	\$298,089 64
Premiums received on same,.....	5,741 96
Losses paid,.....	9,047 61

LORILLARD INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business January, 1872.

CARLISLE NORWOOD, *President.*JOHN C. MILLS, *Secretary.**Attorney in Connecticut, L. W. SPERRY, New Haven.*

I. CAPITAL.

Capital actually paid up in cash,	\$300,000 00
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II. ASSETS.

Real estate owned by the Company, unencumbered,.....	\$6,000 00
Loans on bond and mortgage (first liens) more than one year's interest due,.....	76,000 00
Interest due and accrued on bond and mortgage loans,	2,707 64
Buildings mort. (insured for \$74,500),.....	\$208,000

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. STOCKS:—			
U. S. 5-20's, coupon, 1865, new,...	\$175,000 00	\$211,083 75	
U. S. Currency 6's,.....	25,000 00	30,687 25	
Total.....	\$200,000 00	\$241,771 00	\$241,771 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
N. Y. Cen. & Hud. R. R. R.	\$50,000 00	\$57,000 00	\$50,000 00	
Metropolitan Gas Light Co.	10,000 00	15,000 00	10,000 00	
N. Y. Cen. & Hud. R. R. R.	5,000 00	5,350 00	4,500 00	
N. Y., N. H. & Hart. R. R.	10,000 00	15,000 00	20,000 00	
Union Trust Co.,.....	10,000 00	13,000 00		
Chatham National Bank,....	3,000 00	3,900 00	4,000 00	
Oriental “	1,000 00	1,600 00		
Phenix “	1,000 00	1,000 00	800 00	
Total,.....	\$90,000 00	\$111,850 00	\$89,300 00	\$89,300 00

Cash in Company's principal office,.....	\$1,264 14
Cash deposited in bank.....	38,119 32
Interest due and accrued on collateral loans,.....	4,517 86
Net premiums in course of collection.....	18,804 11
Assets of the Company at their actual value,.....	<u>\$478,484 07</u>

III. LIABILITIES.

Losses in process of adjustment,.....	\$9,000 00
Deduct re-insurance,.....	<u>2,500 00</u>
Net amount of unpaid losses,.....	\$6,500 00
Re-insurance on fire risks, one year or less,...	\$49,208 98
Re-insurance on risks more than one year,.....	<u>19,385 62</u>
Amount required to re-insure all outstanding risks,.....	68,594 60
All other demands against the Company,.....	<u>106 27</u>
Total liabilities, except capital stock,.....	\$75,200 87
Capital stock,.....	300,000 00
Surplus beyond capital,	<u>102,283 20</u>
Total liabilities, including capital and surplus,.....	<u>\$478,484 07</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$198,943 05
Deduct re-insurance, rebate, abatements and return premiums,.....	<u>30,280 99</u>
Actual cash premiums,.....	\$168,662 06
From interest on bonds and mortgages,.....	6,174 00
From interest on loans and dividends on stocks and bonds,.....	<u>18,893 79</u>
Actual cash income,.....	<u>\$193,729 85</u>

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$3,750 00 occur- ring in previous years,).....	\$48,241 78
Deduct re-insurance,.....	<u>1,360 83</u>
Net amount paid for losses,.....	\$46,880 95
Cash dividends,.....	30,000 00
Commissions or brokerage,.....	26,607 15
Salaries and fees,.....	25,715 00
Taxes,.....	8,936 88
All other payments and expenses,.....	<u>13,832 32</u>
Actual cash expenditures,.....	<u>\$151,972 30</u>

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$10,552,346 00	\$98,417 96
Having more than one and not more than three years to run,.....	1,507,710 00	24,450 44
Having more than three years to run,.....	292,449 00	4,085 29
	<u>\$12,352,505 00</u>	<u>\$126,953 69</u>
Premiums received since the organization of the Company,.....		754,136 00
Losses paid since the organization of the Company,.....		339,573 51
Cash dividends paid stockholders,.....		81,000 00
Stock owned by directors at date,.....		107,250 00
Loaned to officers and directors,.....		70,000 00
Loaned to stockholders, not officers,.....		26,500 00

Business in Connecticut in 1875.

Fire risks taken, (no inland).....	\$492,772 00
Premiums received on same,.....	4,963 49
Losses paid.....	1,433 63

MANAYUNK FIRE INSURANCE COMPANY,

PHILADELPHIA, PENN.

Commenced Business, 1873.

F. R. SHELTON. *President.*GEORGE H. EVANS, *Secretary.**Attorney in Connecticut, J. W. SMITH, Waterbury.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$160,000 00
Amount of unpaid but subscribed capital, for which subscribers' notes or other obligations are held,.....	40,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens), not more than one year's interest due,.....	\$82,750 00
Interest due and accrued on bond and mortgage loans,.....	1,556 40
Value of the land mortgaged,.....	\$79,000
Buildings (insured for \$74,950),.....	95,350
	<u>\$174,350</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U S. STOCKS :—			
United States bonds, 1881,.....	\$5,000 00	\$5,950 00	
MUNICIPAL BONDS :—			
Philadelphia City 6's, and Warrants,...	22,393 18	22,500 00	
Pittsburgh City 7's,.....	5,000 00	5,500 00	
City of Williamsport, Penn., 6's,.....	2,000 00	1,800 00	
RAILROAD BONDS :—			
Penn. Central, consolidated mortg.,....	10,000 00	10,000 00	
Penn. & N. Y. Canal, 7's 1st mortg.,....	10,000 00	10,800 00	
Total,.....	\$54,393 18	\$56,550 00	\$56,550 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
Penn. & N. Y. Cal. & R.R.	\$1,000 00	\$1,080 00	\$2,000 00	
Phila. & Reading R. R.,...	1,250 00	1,325 00		
Manayunk Bank,.....	9,100 00	10,920 00	10,700 00	
Conn. Western R. R. Co.,	2,000 00	1,400 00		
Allentown Iron Co.,.....	5,350 00	4,815 00	6,000 00	
Penn. Steel Co.,.....	3,000 00	2,700 00		
Wh'ler & Wil.S.M.mfg.Co.	12,500 00	62,500 00	12,000 00	
Manayunk Bank,.....	2,350 00	2,820 00	2,500 00	
Decatur Building Assoc'n.	1,000 00	1,100 00		
Total,.....	\$37,550 00	\$88,660 00	\$33,200 00	\$33,200 00
Cash in Company's principal office,.....				3,140 00
Cash deposited in Bank,.....				8,116 00
Interest due and accrued on stocks,.....				602 00
Interest due and accrued on collateral loans,.....				556 00
Net premiums in course of collection,.....				5,610 00
Assets of the Company at their actual value,.....				\$192,080 40

III. LIABILITIES.

Total amount of losses,.....	\$3,000 00
Deduct salvages &c,.....	1,000 00
Net amount of unpaid losses,.....	\$2,000 00
Amount required to re-insure all outstanding risks,.....	14,650 00
Amount reclaimable by the insured on perpetual policies,.....	9,882 00
Taxes,.....	300 00
Total liabilities, except capital stock,.....	\$26,832 00
Capital stock,.....	160,000 00
Surplus beyond capital,	5,248 40
Total liabilities, including capital and surplus,.....	\$192,080 40

IV. INCOME DURING THE YEAR.

Actual cash premiums,.....		\$30,926 24
From interest on bonds and mortgages,.....	}	6,405 74
From interest on loans and dividends on stocks and bonds,.....		
From all other sources,.....		3,280 00
Deposit premiums (less five per cent.).....	\$5,233 00	
Received for calls on capital,.....	60,000 00	
Actual cash income,.....		\$40,611 98

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses,.....	\$13,944 85
Cash dividends,.....	6,000 00
Commissions or brokerage,.....	6,005 44
Salaries and fees,.....	6,008 51
Actual cash expenditures,.....	\$31,958 80

VI. MISCELLANEOUS.

	Premiums.
Net amount of risks in force,.....	\$1,575,375 00
Perpetual risks in force and interest premiums,.....	375,450 00
	\$1,950,825 00
Premiums received since the organization of the company,.....	58,820 18
Losses paid since the organization of the company,.....	22,140 94
Cash dividends paid stockholders,.....	6,000 00
Stock owned by directors at date,.....	111,500 00
Cash dividends declared payable in stock,.....	5,000 00
Loaned to officers and directors,.....	18,700 00
Loaned to stockholders, not officers,.....	12,000 00

Business in Connecticut in 1875.

Fire risks taken (no inland),.....	\$22,175 00
Premiums received on same,.....	472 31

MANHATTAN FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business March 30, 1872.

ANDREW J. SMITH, *President*.LOUIS P. CARMAN, *Secretary*.*Attorney in Connecticut, S. CHAPMAN, JR., Hartford.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$250,000 00
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II. ASSETS.

Real estate owned by the Company, unencumbered,.....	\$6,000 00
Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	221,273 55
Interest due and accrued on bond and mortgage loans,.....	5,434 16
Value of the land mortgaged,.....	\$301,300
Buildings (insured for \$202,000).....	202,000
	<hr/> \$503,300

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. AND STATE STOCKS:—			
United States Currency 6's,.....	\$100,000 00	\$123,000 00	
“ 5-20's, 1865, new,..	100,000 00	118,000 00	
“ 5-20's, 1867, “ ..	50,000 00	60,000 00	
“ 10-40's,	50,000 00	58,500 00	
“ 5-20's, 1867, new,..	450 00	500 00	
South Carolina,.....	20,000 00	7,000 00	
Total,	\$320,450 00	\$367,000 00	\$367,000 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.
Central Pacific gold bond,...	\$1,000 00	\$1,200 00	\$700 00
Bank of America,.....	2,000 00	3,000 00	2,000 00
United States bonds of '81,	5,000 00	6,000 00	5,000 00
Knickerbocker Ice Co.,.....	33,300 00	33,300 00	25,000 00
Phenix Insurance Co.,.....	5,000 00	6,500 00	5,000 00
Dry Dock & E. B'way R. R.	3,400 00	5,000 00	2,500 00
Brewers' Malsters' Ins. Co.,	2,500 00	2,500 00	2,000 00
“ “ “	2,000 00	2,000 00	1,500 00
Howard Ins. Co.,.....	800 00	900 00	700 00
Knickerbocker Ice Co.,.....	3,700 00	3,700 00	3,000 00

	Par Value.	Market Value.	Amount Loaned.	
United States 5-20 bond,....	\$1,000 00	\$1,200 00	\$700 00	
Mechanics Bank,.....	450 00	500 00	425 00	
United States 5-20 bond,....	500 00	550 00	350 00	
“ “	1,000 00	1,200 00	1,000 00	
Home Insurance Co.,.....	4,500 00	5,000 00	3,750 00	
“ “	2,000 00	2,200 00	1,500 00	
United States bond of '81,..	1,000 00	1,200 00	700 00	
Phenix Insurance Co.,.....	1,600 00	2,000 00	1,400 00	
Total,.....	\$70,750 00	\$77,950 00	\$57,225 00	\$57,225 00
Cash in Company's principal office,.....				2,373 23
Cash deposited in Bank,.....				75,864 16
Interest due and accrued on collateral loans,.....				831 06
Net premiums in course of collection,.....				43,109 69
Bills receivable,.....				11,647 34
All other property belonging to the Company,.....				6,400 00
Assets of the Company at their actual value,.....				\$797,158 19

III. LIABILITIES.

Net amount of unpaid losses,.....		\$22,000 00
Re-insurance on fire risks, one year or less.....	\$238,215 76	
Re-insurance on risks more than one year,.....	6,592 26	
Re-insurance on unexpired inland navigation risks,..	1,860 30	
Amount required to re-insure all outstanding risks,.....		246,668 32
Total liabilities, except capital stock,.....		\$268,668 32
Capital stock,.....		250,000 00
Surplus beyond capital,.....		278,489 87
Total liabilities, including capital and surplus,.....		\$797,158 19

IV. INCOME DURING THE YEAR.

	Fire	Inland.	
Premiums received in cash,.....	\$682,399 31	\$66,954 15	
Deduct re-insurance, rebate, abate- ments and return premiums,.....	49,806 57	30,790 50	
Actual cash premiums,.....	\$632,592 74	\$36,163 65	\$668,756 39
From interest on bonds and mortgages,.....			14,217 96
From interest on loans and dividends on stocks and bonds,.....			18,698 38
Actual cash income,.....			\$701,672 73

V. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Amount paid for losses,.....	\$311,170 34	\$28,858 95	\$340,029 29
Cash dividends,.....			35,000 00
Commissions or brokerage,.....			103,478 50

Salaries and fees,.....	\$49,586 28
Taxes.....	15,011 39
All other payments and expenses,.....	57,589 05
Actual cash expenditures,.....	\$600,694 51

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$31,590,074 00	\$476,431 52
Having more than one and not more than three years to run,.....	1,593,644 00	7,749 15
Having more than three years to run,.....	429,673 00	1,267 05
	\$33,613,391 00	\$485,447 72
	Inland.	Premiums.
	\$122,900 00	\$1,860 30
Premiums received since the organization of the Company,.....		\$2,295,590 31
Losses paid since the Company organized,.....		1,112,946 12
Cash dividends paid stockholders,.....		85,000 00
Stock owned by directors at date,.....		70,600 00
Loaned to officers and directors,.....		15,400 00
Loaned to stockholders, not officers,.....		2,000 00

Business in Connecticut in 1875.

Fire risks taken (no inland),.....	\$1,053,318 00
Premiums received on same,.....	18,868 41
Losses paid,.....	21,488 23

MANUFACTURERS INSURANCE COMPANY,

NEWARK, N. J.

Commenced Business August, 1873.

GEO. WILKINSON, *President.*D. SMITH WOOD, *Secretary.**Attorney in Connecticut, C. C. KIMBALL, Hartford.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$200,000 00
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II. ASSETS.

Real estate owned by the Company unencumbered,.....	\$5,482 37
Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	179,414 17

Loans on bond and mortgage (first liens), more than one year's interest due,.....	\$700 00
Interest due and accrued on bond and mortgage loans,.....	4,275 06
Value of the land mortgaged,.....	\$267,950
Buildings (insured for \$76,450).....	110,000
	<hr/> \$377,950

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
BANK STOCKS :—			
Manufacturers National,.....	\$27,700 00	\$27,700 00	
MISCELLANEOUS :—			
State Trust Co.,.....	2,000 00	2,000 00	
Newark Industrial Co.,.....	250 00		
Total,.....	\$29,950 00	\$29,700 00	\$29,700 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
Manufacturers Nat. Bank,.	\$5,000 00	\$5,000 00	\$4,000 00	
Sussex R. R.,.....	10,000 00	6,000 00	2,588 70	
National Trust Co., N. Y.,.	6,000 00	6,000 00	5,000 00	
Nat. Newark Banking Co.,.	2,500 00	4,000 00	2,000 00	
*C. Wilson, Prest.,.....	5,000 00	7,500 00	2,500 00	
*Jas. P. Wakeman,.....	1,000 00	2,200 00	1,000 00	
Total,.....	\$29,500 00	\$30,700 00	\$17,088 70	\$17,088 70

*Call loans, with bond and mortgage as collateral.

Cash in Company's principal office,.....	1,885 27
Cash deposited in Bank,.....	34,540 47
Interest accrued on collateral loans,.....	102 55
Net premiums in course of collection,.....	10,005 09
Assets of the Company at their actual value,.....	<hr/> \$283,193 68

III. LIABILITIES.

Losses adjusted and unpaid,	\$6,097 00
Losses resisted,.....	1,333 00
Net amount of unpaid losses,.....	<hr/> \$7,430 00
Re-insurance on fire risks, one year or less,.....	\$49,870 99
Re-insurance on risks more than one year,.....	7,960 27
Amount required to re-insure all outstanding risks,.....	57,831 26
Reserve from loans to pay certain assessments when made,.....	700 00
Total liabilities, except capital stock,.....	<hr/> \$65,961 26
Capital stock,.....	200,000 00
Surplus beyond capital,.....	17,232 42
Total liabilities, including capital and surplus,.....	<hr/> \$283,193 68

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$124,300 79	
Deduct re-insurance, rebate, abatements and return premiums,.....	14,652 75	
Actual cash premiums,.....		\$109,648 04
Bills and notes received for premiums remaining unpaid,.	\$180 69	
From interest on bonds and mortgages,.....		13,479 32
From interest on loans and dividends on stocks and bonds,.....		3,240 48
From all other sources,.....		205 70
Actual cash income,.....		\$126,573 54

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$2,825 79 occur- ring in previous years,).....	\$54,745 16	
Deduct re-insurance,	8,835 82	
Net amount paid for losses,.....		\$45,909 34
Cash dividends,.....		19,025 42
Commissions or brokerage,.....		21,141 77
Salaries and fees,.....		9,181 00
Taxes,.....		3,856 29
All other payments and expenses,.....		7,062 70
Actual cash expenditures,.....		\$106,176 52

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$7,600,303 00	\$99,741 99
Having more than one and not more than three years to run,.....	704,426 00	8,147 68
Having more than three years to run,.....	218,400 00	3,074 28
	\$8,523,129 00	\$110,963 95
Premiums received since the organization of the Company,.....		220,311 71
Losses paid since the organization of the Company,.....		52,396 90
Cash dividends paid stockholders,.....		19,025 43
Stock owned by directors at date,.....		143,000 00
Loaned to directors,.....		14,588 70

Business in Connecticut in 1875.

Fire risks taken (no inland,).....	\$384,047 00
Premiums received on same,	4,841 98
Losses paid,.....	7,668 31

THE MERCHANTS FIRE INSURANCE COMPANY,

NEWARK, N. J.

Commenced Business April 18th, 1858.

SILAS MERCHANT, *President*.HENRY POWLES, *Secretary*.*Attorney in Connecticut, GEO. KELLOGG, Hartford.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$200,000 00
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II. ASSETS.

Real estate owned by the Company unencumbered,.....	\$86,500 00
Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	367,341 96
Loans on bond and mortgage, (first liens), more than one year's interest due,.....	31,250 00
Interest due and accrued on bond and mortgage loans.....	9,768 35
Buildings mort., (insured for \$458,800',.....)	\$1,129,935

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. Stock:—			
United States 5-20's,.....	\$125,000 00	\$150,000 00	
MUNICIPAL BONDS:—			
Newark City,.....	100,000 00	105,000 00	
Elizabeth City,.....	25,000 00	24,250 00	
New Brunswick,.....	2,800 00	2,800 00	
MISCELLANEOUS:—			
Long Branch Village School,	15,000 00	15,000 00	
Total,	\$267,800 00	\$297,050 00	\$297,050 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.
Gen. R. R. of N. Jersey bonds, \$4,000 00	\$4,320 00	\$3,500 00	
“ “ stock, 800 00	800 00	800 00	
Second National Bank stock, . 1,500 00	1,500 00	1,500 00	
Newark City Ice Co.,..... 2,600 00	2,600 00	2,000 00	
American Trust Co.,.....-..... 1,000 00	1,000 00	950 00	
Mechanics National Bank,..... 5,000 00	5,000 00	5,000 00	

	Par Value.	Market Value.	Amount Loaned.
Merchants National Bank,.....	\$3,000 00	\$3,000 00	\$3,900 00
American Trust Co.,.....	2,000 00	2,000 00	
Gen. R. R. of N. Jersey stock,	2,500 00	2,500 00	
Merchants National Bank,.....	1,000 00	1,000 00	3,000 00
American Trust Co.,.....	5,000 00	5,000 00	4,500 00
Merchants National Bank,.....	1,000 00	1,000 00	1,000 00
American Trust Co.,.....	5,000 00	5,000 00	5,000 00
Peoples Insurance Co.,.....	500 00	500 00	
Total,.....	\$34,900 00	\$35,220 00	\$31,150 00
Cash in Company's principal office,.....			7,013 32
Cash deposited in Bank,.....			27,047 09
Interest due and accrued on stocks,.....			3,624 32
Interest due and accrued on collateral loans,.....			1,137 95
Net premiums in course of collection,.....			41,888 80
Rents,.....			1,250 00
Assets of the Company at their actual value,.....			\$905,021 79

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$9,374 48
Losses reported and unadjusted,.....	14,811 33
Losses resisted,.....	4,000 00
Net amount of unpaid losses,.....	\$28,185 81
Re-insurance on fire risks, one year or less,.....	\$183,825 00
Re-insurance on risks more than one year,.....	47,506 78
Amount required to re-insure all outstanding risks,.....	231,331 78
Amount reclaimable by the insured on perpetual fire risks,.....	570 00
Principal on unpaid scrip,.....	5,095 00
Interest due and declared, remaining unpaid,.....	11,911 86
Due for salaries, printing, &c.,.....	788 58
All other demands against the Company,.....	2,012 13
Total liabilities except capital stock,.....	\$279,895 16
Capital stock,.....	200,000 00
Surplus beyond capital,.....	425,126 63
Total liabilities, including capital and surplus,.....	\$905,021 79

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$452,393 13
Deduct re-insurance, rebate, abatements and return premiums,.....	36,544 69
Actual cash premiums,.....	\$415,848 44
From interest on bonds and mortgages,.....	24,640 57
From interest on loans and dividends on stocks and bonds,.....	20,942 91
From all other sources,.....	1,540 17
Actual cash income,.....	\$462,972 09

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$23,596 38 occurring in previous years,).....	\$172,245 05
Deduct salvages,.....	6,145 79
Net amount paid for losses,.....	\$166,099 26
Cash dividends,.....	31,214 20
Scrip or certificates of profit redeemed in cash,.....	21,187 15
Commissions or brokerage,.....	68,502 88
Salaries and fees,.....	28,046 00
Taxes,.....	609 58
Current expenses,.....	39,507 34
All other payments and expenses,.....	14,140 87
Actual cash expenditures,.....	\$369,307 28

VI. MISCELLANEOUS.

	To Policyholders.
Scrip dividends declared to date,....	\$276,425 00
Deduct amount redeemed in cash, forfeited, &c.,...	158,391 00
Balance deliverable and outstanding,.....	\$118,034 00
Scrip deliverable, not actually delivered,.....	27,682 00
Scrip dividends declared during the year,.....	\$27,551 00
Estimated earned premiums,	55,102 00
Limit of scrip accumulation,.....	112,739 00
	Premiums.
Risks in force having not more than one year to run,.....	\$35,032,468 00
Having more than one and not more than three years to run,.....	4,671,736 00
Having more than three years to run,	1,113,899 00
Perpetual risks in force, and interest premiums, .	22,300 00
	\$40,840,403 00
Premiums received since the organization of the Company,.....	2,072,747 89
Losses paid since the organization of the Company,.....	756,128 46
Cash dividends paid stockholders,.....	131,787 00
Stock owned by directors at date,.....	56,000 00
Stock dividends declared,.....	40,000 00
Loaned to officers and directors,.....	9,750 00
Loaned to stockholders not officers,.....	12,900 00

Business in Connecticut in 1875.

Fire risks taken (no inland),.....	\$1,001,802 58
Premiums received on same,.....	13,926 73
Losses paid,.....	15,403 27

MERCHANTS INSURANCE COMPANY,

PROVIDENCE, R. I.

Commenced Business June, 1851.

WALTER PAINE, *President*.CHARLES FOSTER, *Secretary*.*Attorney in Connecticut*, GEO. S. LESTER, New Haven.

I. CAPITAL.

Capital actually paid up in cash,.....	\$200,000 00
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II. ASSETS.

Loans on bond and mortgage, (first liens) not more than one year's interest due,	\$20,323 54
Value of the land mortgaged,.....	\$60,000

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. STOCKS :—			
U. S. 5-20's, July, 1867, Jan. 1887,..	\$20,000 00	\$24,575 00	
BANK STOCKS :—			
National Bank of Commerce,.....	80,000 00	85,600 00	
American National,.....	50,000 00	54,000 00	
Merchants “	20,000 00	23,600 00	
Globe “	20,000 00	16,000 00	
Phoenix “	10,000 00	15,200 00	
Mechanics “	12,850 00	17,733 00	
Manufacturers National,.....	10,200 00	12,750 00	
MISCELLANEOUS :—			
Providence Gas Co.,.....	23,350 00	39,695 00	
Delaware & Hudson Canal Co.,.....	6,600 00	8,151 00	
Total,.....	\$253,000 00	\$297,304 00	\$297,304 00
Cash in Company's principal office,.....			597 23
Cash deposited in Bank,.....			81,375 49
Interest due and accrued on collateral loans,.....			6,243 40
Net premiums in due course of collection,.....			20,846 53
Assets of the Company at their actual value,.....			\$426,690 19

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$5,234 00
Losses reported and unadjusted,.....	15,913 00
Net amount of unpaid losses,.....	\$21,147 00

Re-insurance on fire risks, one year or less,.....	\$90,092 00	
Re-insurance on risks more than one year,.....	14,750 23	
Re-insurance on marine risks,.....	37 50	
Amount required to re-insure all outstanding risks,.....		\$104,879 73
All other demands against the Company,.....		2,452 53
Total liabilities, except capital stock,.....		\$128,479 26
Capital stock,.....		200,000 00
Surplus beyond capital,.....		98,210 93
Total liabilities, including capital and surplus,.....		\$426,690 19

IV. INCOME DURING THE YEAR.

	Fire.	Marine.	
Premiums received in cash,.....	\$216,247 85	\$1,509 12	
Deduct re-insurance, rebate, abatements and return premiums,	18,286 96	43 25	
Actual cash premiums,.....	\$197,960 89	\$1,465 87	\$199,426 76
From interest on bonds and mortgages,.....			609 71
From interest on loans and dividends on stocks and bonds,.....			22,970 70
Actual cash income,.....			\$223,007 17

V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Am't paid for losses, (including \$12,001 72 occurring in previous years,).....	\$92,383 84	\$133 13	
Deduct salvages &c.,.....	275 94		
Net amount paid for losses,.....	\$92,107 90	\$133 13	\$92,241 03
Cash dividends,.....			24,000 00
Commissions or brokerage,.....			41,802 55
Salaries, fees, &c.,.....			14,486 30
Taxes,.....			5,381 48
All other payments and expenses,.....			1,891 65
Actual cash expenditures,.....			\$179,803 01

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$11,257,868 00	\$180,184 01
Having more than one and not more than three years to run,.....	1,394,407 00	18,770 79
Having more than three years to run,.....	439,863 00	5,812 93
	\$13,092,1 38 00	\$204,767 73
	Marine.	Premiums
	3,000 00	37 50

Premiums received since the organization of the Company,.....	\$3,429,815 44
Losses paid since the Company organized,.....	2,499,359 33
Cash dividends paid stockholders,.....	460,000 00
Stock owned by directors at date,.....	48,650 00

Business in Connecticut in 1875.

Fire risks taken (no inland),..	\$708,113 00
Premiums received on same,.....	10,027 29
Losses paid,.....	3,091 92

NATIONAL FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business April 9, 1838.

HENRY T. DROWNE, *President.*HENRY H. HALL, *Secretary.**Attorney in Connecticut, A. P. COLLINS, New Britain.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$200,000 00
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II. ASSETS.

Real estate owned by the Company, unencumbered,.....	\$4,000 00
Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	248,000 00
Loans on bond and mortgage, (first liens) more than one year's interest due,.....	1,500 00
Interest due and accrued on bond and mortgage loans,.....	4,053 78
Value of buildings mort. (ins. for \$240,600,).....	\$580,000

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. STOCKS :—			
United States 5-20's, 1865, reg. new,	\$30,000 00	\$34,575 00	
“ 6's, 1881, reg.....	20,000 00	23,850 00	
“ 10-40's, 1864, reg.....	35,000 00	41,081 25	
“ 5-20's, 1867, reg.....	20,000 00	23,800 00	
Total,	\$105,000 00	\$123,306 25	\$123,306 25

Loans on Collateral.

	Par Value.	Market Value.	Am't. Loaned.
Brooklyn Gas Light Co.,...	\$2,100 00	\$4,536 00	\$5,200 00
Nassau “ “ ...	1,050 00	1,260 00	
Metropolitan Nat Bank,...	2,000 00	2,600 00	
U. S. 5-20's, 1868,.....	100 00	119 00	
“ 5-20's, 1868,	1,000 00	1,190 00	
“ 5-20's, 1881,.....	200 00	238 00	

	Par Value.	Market Value.	Amount Loaned.	
U. S. bonds 1864,.....	\$600 00	\$714 00	\$600 00	
N. Y. Prov. & Bost. R. R.	1,600 00	2,240 00	2,000 00	
U. S. 5 20's, 1865,.....}	3,000 00	3,570 00	3,000 00	
“ 5-20's,.....}				
N. Y. & New Hav. R. R.,	400 00	530 00	400 00	
Manhattan Ins. Co.,.....	3,000 00	3,000 00	3,000 00	
Total,.....	\$15,050 00	\$19,997 00	\$14,200 00	\$14,200 00
Cash in Company's principal office,.....				504 46
Cash deposited in Bank,.....				8,452 14
Interest due and accrued on collateral loans,.....				113 17
Net premiums in course of collection,.....				19,130 47
Accrued on open policies,.....				200 00
New York Produce Exchange, stock,.....				900 00
Assets of the Company at their actual value,.....				\$424,360 27

III. LIABILITIES.

Net amount of unpaid losses,.....	\$13,650 00
Re-insurance on fire risks, one year or less,.....	\$74,755 35
Re-insurance on risks more than one year,.....	17,126 00
Amount required to re-insure all outstanding risks,.....	91,881 35
Due and accrued for salaries &c.,.....	666 66
Total liabilities, except capital stock,.....	\$106,198 01
Capital Stock,	200,000 00
Surplus beyond capital,.....	118,162 26
Total liabilities, including capital and surplus,.....	\$424,360 27

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$205,242 42
Deduct re-insurance, rebate, abatements, and return premiums,.....	18,178 87
Actual cash premiums,.....	\$187,063 55
From interest on bonds and mortgages,.....	19,326 42
From interest on loans and dividends on stocks and bonds,.....	4,518 20
From rents,.....	200 00
Actual cash income,.....	\$211,108 17

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$5,000 00 occurring in pre- vious years),.....	\$61,244 24
Cash dividends,.....	24,000 00
Commissions or brokerage,.....	29,665 82
Salaries and fees,.....	16,121 59

Taxes,	\$5,709 49
Interest,	508 54
All other payments and expenses,.....	28,641 77
Actual cash expenditures,.....	\$165,891 45

VI. MISCELLANEOUS.

	Premiums.
Risks in force having more than one year to run,	\$20,428,453 00
Having more than one and not more than three years to run,.....	2,747,270 00
	\$23,175,723 00
Premiums received since the re-organization of the Company, June 1, 1847,.....	2,269,914 00
Losses paid since the Company organized,.....	1,100,723 24
Cash dividends paid stockholders,.....	810,056 00
Stock owned by directors at date,.....	52,837 50
Stock dividends declared,.....	50,000 00
Loaned to officers and directors,.....	2,000 00
Loaned to stockholders, not officers,.....	5,600 00

* *Business in Connecticut in 1875.*

Fire risks taken (no inland),.....	\$140,969 22
Premiums received on same,.....	1,826 26
Losses paid,.....	25 00

NEW HAMPSHIRE FIRE INSURANCE COMPANY,

MANCHESTER, N. H.

Commenced Business April, 1870.

E. A. STRAW, *President.*JOHN C. FRENCH, *Secretary.**Attorney in Connecticut, J. G. NORTH, New Haven.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$250,000 00
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II. ASSETS.

Loans on bond and mortgage, (first liens,) not more than one year's interest due,.....	\$55,583 84
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Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
STATE STOCK:—		
State of New Hampshire, 6 per ct.,..	\$10,000 00	\$10,500 00
MUNICIPAL BONDS:—		
City of Manchester, 6 per cent.,.....	41,600 00	42,230 00
“ St. Louis, 6 per cent.,.....	10,000 00	10,000 00
“ Zanesville, O., 8 per cent.,..	10,000 00	10,400 00
“ Cleveland, O., 7 per cent.,..	10,000 00	10,000 00
“ Toledo, O.,.....	10,000 00	10,200 00
“ Chicago, Ill., 7 per cent.,....	10,000 00	10,400 00
“ Nashua, N. H., 6 per cent.,..	16,000 00	16,320 00
RAILROAD BONDS:—		
O.d Colony & Newport, 7 per cent.,..	7,000 00	7,210 00
Michigan Air line 1st mort., 8 per ct.	20,000 00	20,000 00
Burlington & Missouri, 8 per cent.,..	15,000 00	15,000 00
“ “ “ 7 “	10,000 00	10,700 00
Portland & Kennebec, 6 per cent.,...	5,000 00	4,750 00
Passumpsic, 6 per cent.,.....	1,500 00	1,350 00
Chicago, Burl. & Quincy, 7 per cent.	14,000 00	14,980 00
Jackson, Lansing & Sag., 8 per cent.	20,000 00	18,000 00
Maine Central. gold, 6 per cent.,....	10,000 00	9,000 00
Cheshire, 6 per cent.,.....	14,000 00	13,300 00
Eastern, 6 per cent.,.....	10,000 00	5,500 00
MISCELLANEOUS:—		
Marion Co., Ind., Court House, 8's.	25,000 00	26,000 00
Odd Fellows' bldg, Manch., 7 per ct.	5,000 00	5,000 00
Total,	\$273,500 00	\$270,840 00

Loans on Collateral.

	Market Value.	Par Value.	Amt. Loaned.
Manch. & Lawrence R. R. . .	\$3,500 00	\$5,000 00	\$3,500 00
Amoskeag National Bank,...	5,000 00	9,000 00	5,000 00
Webster Manufacturing Co.	5,000 00	5,000 00	5,000 00
China “ “	5,000 00	5,000 00	5,000 00
Total,.....	\$18,500 00	\$24,000 00	\$18,500 00
Cash in Company's principal office,.....			5,360 59
Cash deposited in bank.....			68,091 58
Interest due and accrued on stocks,.....			4,700 00
Interest due and accrued on collateral loans,.....			800 00
Net premiums in course of collection,.....			4,160 99
All other property belonging to the Company,.....			1,325 00
Assets of the Company at their actual value,.....			\$429,362 00

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$5,946 00
Losses in process of adjustment,.....	3,400 00
Losses resisted,.....	4,252 00
Net amount of unpaid losses.....	\$13,598 00

Re-insurance on fire risks, one year or less,.....	\$54,111 00	
Re-insurance on risks more than one year,.....	34,530 00	
Amount required to re-insure all outstanding risks,.....		88,641 00
Total liabilities, except capital stock,.....	\$102,239 00	
Capital stock,.....	250,000 00	
Surplus beyond capital,	77,123 00	
Total liabilities, including capital and surplus,.....	\$429,362 00	

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$168,713 98	
Deduct re-insurance, rebate abatements and return premiums,.....	11,734 30	
Actual cash premiums,.....		\$156,979 68
From interest on bonds and mortgages,.....		27,973 42
From interest on loans and dividends on stocks and bonds,.....		
From all other sources,.....		1,400 00
Actual cash income,.....		\$186,353 10

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$16,105 00 occur- ring in previous years,).....	\$80,812 11	
Cash dividends,.....	20,000 00	
Commissions or brokerage,.....	24,880 55	
Salaries and fees,.....	7,170 72	
Taxes,.....	3,859 96	
All other payments and expenses,.....	8,677 19	
Actual cash expenditures,.....	\$145,400 53	

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$11,915,997 00	\$143,228 00
Having more than one and not more than three years to run,.....	3,141,731 00	45,171 00
Having more than three years to run,.....	2,152,040 00	34,163 12
	\$17,209,768 00	\$222,562 12
Premiums received since the organization of the Company,.....		576,601 48
Losses paid since the organization of the Company.....		221,812 11
Cash dividends paid stockholders,.....		64,000 00
Stock owned by directors at date,.....		83,000 00
Loaned to officers and directors,.....		27,000 00

Business in Connecticut in 1875.

Fire risks taken, (no inland).....	\$291,618 00
Premiums received on same,.....	4,349 98
Losses paid.....	1,000 00

NEW JERSEY FIRE, MARINE, AND INLAND INSURANCE COMPANY,

CAMDEN, N. J.

Commenced Business, September, 1873.

J. T. AUDENRIED, *President*.

GEO. E. WAGNER, *Secretary*

Attorney in Connecticut, M. B. SCOTT, Hartford.

I. CAPITAL.

Capital actually paid up in cash,..... \$201,100 00

II. ASSETS.

Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	\$96,269 16
Interest accrued on bond and mortgage loans,.....	3,313 18
Value of the land mortgaged,.....	\$69,350
Buildings (insured for \$69,700).....	146,000
	<u>\$215 350</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. STOCKS:—			
United States, 6's, 1881, registered,...	\$50,000 00	\$59,750 00	
MUNICIPAL BONDS:—			
Philadelphia City, Warrants,.....	8,406 36	8,406 36	
RAILROAD BONDS:—			
North Penn. consolidated 7's, coupon..	8,000 00	8,400 00	
Reading 6's, 1911,.....	4,000 00	4,240 00	
Total,.....	\$70,406 36	\$80,796 36	\$80,796 36

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
Camden & Atlan. R.R. pref.	\$5,000 00	\$5,400 00	\$4,600 00	
United R. R. New Jersey, ..	2,300 00	3,082 00	2,300 00	
Girard National Bank,.....	1,600 00	2,520 00	2,300 00	
1st. Nat. Bank, Ashland, Pa.,	5,700 00	7,125 00	4,600 00	
Pennsylvania R. R.,.....	1,000 00	1,060 00	2,300 00	
Girard National Bank,.....	1,000 00	1,575 00		
Monongahela Nav. Co ,....	1,275 00	1,942 50		
Wil. & Brandywine Nat. Bk.	500 00	600 00	2,500 00	
Western National Bank,	250 00	350 00		
Del. Avenue Market Co.,....	10,000 00	11,000 00	9,200 00	
Reliance Insurance Co.,.....	5,250 00	5,387 50	7,500 00	
P. & R. Coal & Iron Co. 7's,	3,000 00	2,850 00		
Total,.....	\$36,875 00	\$42,892 00	\$35,300 00	\$35,300 00

Cash in the Company's principal office,.....	\$55 16
Cash deposited in Bank,.....	25,134 28
Interest due and accrued on stocks,.....	1,806 43
Interest due and accrued on collateral loans,.....	1,141 00
Net premiums in course of collection.....	6,844 98
Assets of the Company at their actual value,	<u>\$250,660 55</u>

III. LIABILITIES.

Net amount of unpaid losses,.....	\$4,638 75
Re-insurance on fire risks, one year or less,.....	\$26,749 04
Re-insurance on risks more than one year,.....	3,499 58
Amount required to re-insure all outstanding risks,.....	30,248 62
Amount reclaimable by the insured on perpetual policies,.....	1,099 15
Due and accrued for salaries &c.,.....	97 22
Total liabilities, except capital stock,.....	<u>\$36,083 74</u>
Capital stock,.....	201,100 00
Surplus beyond capital,.....	13,476 81
Total liabilities, including capital and surplus,.....	<u>\$250,660 55</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$72,020 70
Deduct re-insurance, rebate, abatements and return premiums,.....	18,184 28
Actual cash premiums,.....	\$53,836 42
From interest on bonds and mortgages.....	4,050 40
From interest on loans and dividends on stocks and bonds,.....	15,261 93
From all other sources,.....	401 04
Deposit premiums (less five per cent.).....	\$1,099 15
Actual cash income,.....	<u>\$73,549 79</u>

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$3,196 55 occurring in previous years,).....	\$24,623 34
Deduct salvages, &c.,.....	230 56
Net amount paid for losses,.....	\$24,392 78
Commissions or brokerage,.....	11,259 19
Salaries and fees,.....	6,537 90
Taxes,.....	2,326 71
All other payments and expenses,.....	7,703 34
Actual cash expenditures,.....	<u>\$52,219 92</u>

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$4,264,211 21	\$53,498 08
Having more than one and not more than three years to run,.....	166,161 67	2,908 50
Having more than three years to run,.....	127,375 00	2,559 65
Perpetual risks and interest premiums,.....	35,600 00	1,157 00
	\$4,593,347 88	\$60,123 23
Premiums received since the organization of the Company,.....		155,956 94
Losses paid since the organization of the Company,.....		46,125 63
Stock owned by directors at date,.....		102,500 00
Loaned to officers and directors,.....		6,900 00
Loaned to stockholders, not officers,.....		28,400 00
<i>Business in Connecticut in 1875.</i>		
Fire risks taken (no inland).....		\$110,741 16
Premiums received on same,.....		1,552 00

NIAGARA FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business August, 1850.

HENRY A. HOWE, *President.*PETER NOTMAN, *Secretary.**Attorney in Connecticut, C. C. KIMBALL, Hartford.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$500,000 00
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II. ASSETS.

Real estate owned by the Company unencumbered,.....	\$16,500 00
Loans on bond and mortgage, (first liens), not more than one year's interest due,.....	110,000 00
Interest due on bond and mortgage loans,	4,025 00
Value of the land mortgaged,.....	\$130,000
Buildings (insured for \$137,250),.....	180,000
	<u>\$310,000</u>

Stocks and Bonds owned by the Company.

U. S. AND STATE STOCKS :—	Par Value.	Market Value.
United States 6's 1881, reg.,.....	\$140,000 00	\$167,300 00
“ 5-20's, '65, new, reg.	200,000 00	234,000 00
“ Currency 6's, reg.,...	300,000 00	367,500 00
“ 5-20's '65, new, coup.	60,000 00	70,200 00

	Par Value.	Market Value.	
Tennessee 6's,.....	\$26,000 00	\$13,000 00	
Alabama 8's,.....	10,000 00	5,000 00	
MUNICIPAL BONDS:—			
New York City 7's,.....	81,000 00	85,775 00	
Brooklyn City 7's,.....	5,000 00	5,425 00	
Jersey City 7's,.....	20,000 00	20,900 00	
* Total,.....	\$842,000 00	\$969,100 00	\$969,100 00

Loans on Collateral.

	Par Value.	Market Value.	Am't Loaned.	
Central Railroad of N. J.,	\$200,000 00	\$210,000 00	\$150,500 00	
Del., Lack. & West. R. R.,	21,000 00	20,900 00	15,000 00	
New Jersey Zinc Co.,.....				
Rensselaer & Sarat'ga R.R.	5,000 00	5,500 00	2,500 00	
Delaware & Hudson Co.,..	3,500 00	4,000 00	2,500 00	
Central Railroad of N. J.,	8,000 00	8,400 00	1,700 00	
Chesapeake & Ohio, guar.	123,000 00	36,900 00	50,000 00	
United States 5-20's,.....	2,000 00	2,300 00	1,000 00	
“ cur. 6's,....	1,000 00	1,230 00	1,000 00	
Lorillard Fire Ins. Co.,....	1,000 00	1,000 00	600 00	
Commercial “ ...	500 00	500 00	300 00	
Metropolitan Gas Co.,....,	1,200 00	1,500 00	500 00	
New York & N. H. R. R.,	600 00	850 00	500 00	
United States 5-20 bond,.	500 00	600 00	500 00	
Total,.....	\$367,300 00	\$293,680 00	\$226,600 00	\$226,600 00
Cash in Company's principal office,.....				1,605 50
Cash deposited in Bank,.....				19,375 00
Interest due and accrued on stocks,.....				1,504 00
Interest due and accrued on collateral loans,.....				8,020 00
Net Premiums in course of collection,.....				101,412 00
Assets of the Company at their actual value,.....				\$1,458,141 50

III. LIABILITIES.

Losses reported and unadjusted,.....	\$83,498 00	
Losses resisted,.....	18,450 00	
Total,	\$101,948 00	
Deduct re-insurance,.....	2,000 00	
Net amount of unpaid losses,.....		\$99,948 00
Re-insurance on fire risks one year or less,.....	\$302,242 00	
Re-insurance on risks more than one year,.....	98,650 00	
Amount required to re-insure all outstanding risks,.....		400,893 00
Cash dividends remaining unpaid,.....		2 50
Total liabilities, except capital stock,.....		\$500,843 50
Capital stock,.....		500,000 00
Surplus beyond capital,.....		457,298 00
Total liabilities, including capital and surplus,.....		\$1,458,141 50

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$897,831 00	
Deduct re-insurance, rebate, abatements and return premiums,	120,060 00	
Actual cash premiums,.....		\$777,771 00
From interest on bonds and mortgages,		8,171 00
From interest on loans and dividends on stocks and bonds,		73,338 00
From all other sources,.....		5,500 00
Actual cash income,.....		\$864,780 00

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$76,600 occur- ring in previous years,).....	\$503,175 00	
Deduct salvages, &c.,.....	33,624 00	
Net amount paid for losses,.....		\$469,551 00
Cash dividends,.....		50,030 00
Commissions or brokerage,.....		118,474 00
Salaries and fees,.....		92,600 00
Taxes,.....		19,234 00
All other payments and expenses,.....		108,127 00
Actual cash expenditures,.....		\$858,016 00

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$51,275,732 00	\$604,486 00
Having more than one and not more than three years to run,.....	12,684,764 00	151,062 00
Having more than three years to run,.....	3,428,216 00	34,180 00
	\$67,388,712 00	\$789,728 00
Premiums received since the organization of the Company,.....		9,093,834 00
Losses paid since the organization of the Company,.....		5,116,747 00
Cash dividends paid stockholders,.....		1,294,000 00
Stock owned by directors at date,.....		221,900 00
Loaned to officers and directors,.....		156,000 00
Loaned to stockholders not officers,.....		157,000 00

Business in Connecticut in 1875.

Fire risks taken (no inland),.....	\$1,982,832 00
Premiums received on same,.....	24,037 44
Losses paid,.....	13,010 90

NORTHERN INSURANCE COMPANY,

WATERTOWN, N. Y.

Commenced Business March 23, 1872.

GILDERSEY LORD, *President*.A. H. WRAY, *Secretary*.*Attorney in Connecticut*, S. CHAPMAN JR., Hartford.

I. CAPITAL.

Capital actually paid up in cash,.....	\$250,000 00
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II. ASSETS.

Real estate owned by the Company, unencumbered,.....	\$27,300 00
Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	142,156 14
Loans on bond and mortgage (first liens) more than one year's interest due,.....	7,241 61
Interest due and accrued on bond and mortgage loans,	5,712 13
Value of the land mortgaged,.....	\$203,150
Value of Buildings mortgaged,.....	146,400
	<u>\$349,550</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. STOCKS :—			
United States 10-40's, reg.....	\$25,000 00	\$29,375 00	
RAILROAD BONDS :—			
Rome, Watertown & Ogdensburgh,....	11,000 00	11,000 00	
Utica, Clinton & Binghamton,	1,000 00	1,000 00	
Carthage, Watertown & Sacketts Harb.,	1,000 00	1,000 00	
MISCELLANEOUS :—			
Manistee bonds,.....	400 00	400 00	
Total.....	\$38,400 00	\$42,775 00	\$42,775 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.
Theresa & Clayton R. R.			
guar. by Utica & B.R.R. R. R.	\$10,000 00	\$10,000 00	\$9,000 00
Des Moines & Keokuk R. R.	4,000 00	3,600 00	2,800 00
Utica, Clin. & Bingh'tn. R. R.	5,000 00	5,000 00	4,500 00
Howesfield, N. Y., Town bd.	1,000 00	1,000 00	
Watertown Steam E. Co.,...	5,000 00	4,000 00	3,000 00
“ “ ...	11,000 00	8,800 00	5,000 00

	Par Value.	Market Value.	Amount Loaned.	
R. W. Ogdensburgh R. R..	\$12,800 00	\$12,800 00	\$11,500 00	
Champion, N. Y., Town bd.	7,000 00	7,000 00	6,350 00	
Jefferson County bond,.....	4,500 00	4,590 00	4,150 00	
Davis Sew. M. Co. bd. guar.	11,000 00	11,000 00	9,900 00	
Total,.....	\$71,300 00	\$67,790 00	\$56,200 00	\$56,200 00
Cash in Company's principal office,.....				2,954 40
Cash deposited in Bank,.....				29,951 96
Interest due and accrued on stocks,.....				30 00
Interest due and accrued on collateral loans,.....				1,358 00
Net premiums in course of collection,.....				14,406 52
Rents due and accrued,.....				114 37
Assets of the Company at their actual value,.....				\$330,200 13

III. LIABILITIES.

Losses adjusted and unpaid,	\$4,389 30	
Losses reported and unadjusted,.....	8,546 31	
Losses resisted,.....	4,000 00	
Net amount of unpaid losses,.....		\$16,935 61
Re-insurance on fire risks, one year or less,.....	\$45,938 80	
Re-insurance on risks more than one year,.....	5,198 00	
Amount required to re-insure all outstanding risks,.....		51,136 80
Total liabilities, except capital stock,.....		\$68,072 41
Capital stock,.....		250,000 00
Surplus beyond capital,.....		12,127 72
Total liabilities, including capital and surplus,.....		\$330,200 13

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$125,837 90	
Deduct re-insurance, rebate, abatements and return premiums,.....	10,055 41	
Actual cash premiums,.....		\$115,782 49
From interest on bonds and mortgages,.....		13,621 39
From interest on loans and dividends on stocks and bonds,.....		4,035 38
From all other sources,.....		1,180 78
Actual cash income,.....		\$134,620 04

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$9,877 71 occur- ring in previous years,).....	\$80,942 58	
Deduct salvages, &c.,.....	229 92	
Net amount paid for losses,.....		\$80,712 66

Commissions or brokerage,.....	\$20,870 94
Salaries and fees,.....	10,610 64
Taxes,.....	5,049 44
All other payments and expenses,.....	11,474 51
Actual cash expenditures,.....	\$128,718 19

VI. MISCELLANEOUS.

Premiums.

Risks in force having not more than one year to run,.....	\$6,450,570 00	\$96,062 56
Having more than one and not more than three years to run,.....	465,650 00	5,672 52
Having more than three years to run,.....	53,117 00	992 66
	\$6,969,337 00	\$102,727 74
Premiums received since the organization of the company,.....		567,432 82
Losses paid since the organization of the company,.....		426,878 67
Stock owned by directors at date,.....		73,700 00
Loaned to officers and directors,.....		34,500 00
Loaned to stockholders, not officers,.....		9,900 00

Business in Connecticut in 1875.

Fire risks taken (no inland,).....	\$191,193 46
Premiums received on same,.....	3,424 38
Losses paid,.....	2,187 50

NORTHWESTERN NATIONAL FIRE INSURANCE COMPANY,

MILWAUKEE, WIS.

Commenced Business July, 1869.

ALEXANDER MITCHELL, *President.*JOHN P. MCGREGOR, *Secretary.**Attorney in Connecticut, S. CHAPMAN, JR., Hartford.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$600,000 00
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II. ASSETS.

Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	150,000 00
Interest due and accrued on bond and mortgage loans,.....	2,000 00
Value of the land mortgaged,.....	\$260,000
Buildings (insured for \$112,400).....	152,000
	\$412,000

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U S. STOCKS :—			
United States 6's, 1881,.....	\$70,000 00	\$87,150 00	
“ 5's, 1881,.....	88,000 00	102,960 00	
“ 5-20's, 1865, new,.....	25,000 00	30,000 00	
“ 5-20's, 1867,.....	17,000 00	20,825 00	
“ Currency 6's... ..	100,000 00	122,500 00	
MUNICIPAL BONDS :—			
Milwaukee City Water 7's.....	150,000 00	150,000 00	
RAILROAD BONDS :—			
Milwaukee & St. Paul 8's,.....	15,000 00	16,950 00	
Total,	\$465,000 00	\$530,385 00	\$530,385 00
Cash in Company's principal office,.....			9,449 01
Cash deposited in Bank,.....			117,022 84
Interest due and accrued on stocks,.....			1,233 33
Net premiums in course of collection,.....			30,926 21
Bills receivable,.....			15,362 27
All other property belonging to the Company,.....			11,721 03
Assets of the Company at their actual value,.....			\$868,099 69

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$19,404 43	
Losses reported and unadjusted,.....	31,702 27	
Losses resisted,.....	2,000 00	
Net amount of unpaid losses,.....		\$53,106 70
Re-insurance on fire risks, one year or less,.....	\$139,362 06	
Re-insurance on risks more than one year,.....	33,028 83	
Re-insurance on unexpired inland navigation risks,...	1,028 00	
Premiums on unexpired marine risks,.....	4,000 00	
Amount required to re-insure all outstanding risks,.....		177,418 89
Cash dividends remaining unpaid,.....		1,405 00
All other demands against the Company,.....		5,150 00
Total liabilities, except capital stock,.....		\$237,080 59
Capital stock,.....		600,000 00
Surplus beyond capital,.....		31,019 10
Total liabilities, including capital and surplus,.....		\$868,099 69

IV. INCOME DURING THE YEAR.

	Fire	Inland.	
Premiums received in cash,.....	\$463,986 86	\$138,213 45	
Deduct re-insurance, rebate, abate- ments and return premiums,.....	65,464 07	34,346 42	
Actual cash premiums,.....	\$398,522 79	\$103,867 03	\$502,389 82
Bills and notes for unpaid premiums,...	307 40	11,049 54	

From interest on bonds and mortgages,.....	\$11,900 00
From interest on loans and dividends on stocks and bonds,.....	33,150 64
Actual cash income,.....	\$547,440 46

V. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Am't paid for losses, (including \$71,056 94 occurring in previous years,).....	\$254,117 06	\$114,860 54	
Deduct salvage &c.,.....		14,245 93	
Net amount paid for losses,.....	\$254,117 06	\$100,614 61	\$354,731 67
Cash dividends,.....			58,595 00
Commissions or brokerage,.....			65,197 36
Salaries and fees,.....			39,113 35
Taxes,.....			13,560 30
All other payments and expenses,.....			38,396 99
Actual cash expenditures,.....			\$569,594 67

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$19,495,566 00	\$278,724 13
Having more than one and not more than three years to run,.....	3,462,709 00	41,982 78
Having more than three years to run,.....	820,003 00	13,782 89
	\$23,778,278 00	\$334,489 80
	Inland.	Premiums.
	\$359,700 00	\$6,056 00
Premiums received since the organization of the Company,.....		\$2,264,153 26
Losses paid since the Company organized,.....		1,339,432 04
Cash dividends paid stockholders,.....		90,000 00
Stock owned by directors at date,.....		367,600 00
Stock dividends declared,.....		174,000 00

Business in Connecticut in 1875.

Fire and inland risks taken,.....	\$289,011 00
Premiums received on same,.....	5,739 84
Losses paid,.....	8,593 68

OSWEGO AND ONONDAGA FIRE INSURANCE COMPANY,

PHOENIX, N. Y.

Commenced Business May, 1873.

PAYN BIGELOW, *President.*

M. M. PRATT, *Secretary.*

Attorney in Connecticut, GEO. KELLOGG, Hartford.

I. CAPITAL.

Capital actually paid up in cash, \$200,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens) not more than one year's interest due,	\$157,450 00
Loans on bond and mortgage (first liens), more than one year's interest due,	9,000 00
Interest due and accrued on bond and mortgage loans,	11,468 19
Value of the land mortgaged,	\$208,111
Buildings (insured for \$64,900)	111,775
	<u>\$319,886</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
MUNICIPAL BONDS :—			
Village of Phoenix, in aid of Syracuse,			
Phoenix & Oswego R. R.	\$1,000 00	\$1,000 00	
BANK STOCKS :—			
Salt Springs National,	8,700 00	12,180 00	
Total,	\$9,700 00	\$13,180 00	\$13,180 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
Sweets Mfg. Co., Syracuse,	\$14,900 00	\$14,900 00	\$11,500 00	
First Nat. Bk. Baldwinville,	9,000 00	11,700 00	20,000 00	}
Oswego & Syracuse R. R.,	5,000 00	5,500 00		
“ “	2,050 00	2,255 00		
Phoenix Bank,	5,000 00	5,300 00		
Phoenix Bank,	13,200 00	13,992 00	7,500 00	
Home Ins. Co., N. Y.	500 00	550 00	400 00	
First Nat. Bk. Baldwinville,	500 00	650 00	300 00	
Phoenix Bank,	1,650 00	1,749 30	1,500 00	
Total,	\$51,800 00	\$56,596 30	\$41,200 00	\$41,200 00

Certificates of deposit,.....	\$5,775 00
Cash in Company's principal office,.....	3,048 56
Cash deposited in Bank,.....	17,052 64
Interest due and accrued on certificates of deposit, &c.,.....	3,043 25
Interest accrued on collateral loans,.....	2,560 78
Net premiums in course of collection,.....	20,735 23
Bills receivable,.....	2,876 29
Assets of the Company at their actual value,.....	<u>\$287,389 94</u>

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$13,747 09
Losses reported and unadjusted,.....	2,875 00
Losses resisted,.....	1,500 00
Net amount of unpaid losses,.....	<u>\$18,122 09</u>
Re-insurance on fire risks, one year or less,.....	\$41,193 49
Re-insurance on risks more than one year,.....	21,012 60
Amount required to re-insure all outstanding risks,.....	<u>62,206 09</u>
Total liabilities, except capital stock,.....	\$80,328 18
Capital stock,.....	200,000 00
Surplus beyond capital,.....	7,061 76
Total liabilities, including capital and surplus,.....	<u>\$287,389 94</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$146,905 41
Deduct re-insurance, rebate, abatements and return premiums,.....	17,214 33
Actual cash premiums,.....	<u>\$129,691 08</u>
From interest on bonds and mortgages,.....	12,301 62
From interest on loans and dividends on stocks and bonds,.....	
Received for calls on capital, June 15, 1875,.....	30,000 00
Actual cash income,.....	<u>\$141,992 70</u>

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$12,944 09 occurring in pre- vious years,).....	\$94,833 48
Cash dividends,.....	18,000 00
Commissions or brokerage,.....	19,640 47
Salaries and fees,.....	5,541 11
Taxes,.....	2,037 07
All other payments and expenses,.....	13,866 21
Actual cash expenditures,.....	<u>\$153,918 34</u>

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$6,216,458 39	\$82,386 98
Having more than one and not more than three years to run.....	2,903,984 39	17,550 00
Having more than three years to run,.....		25,668 90
	\$9,120,442 78	\$125,605 88
Gross premiums received and in hand of agents, since the organization of the Company, to date,.....		356,326 60
Losses paid since the organization of the Company,.....		177,762 45
Re insurance, rebate, and return premiums,.....		51,937 38
Cash dividends paid stockholders,.....		18,000 00
Stock owned by directors at date,.....		182,300 00
Loaned to officers and directors,.....		186,050 00
Loaned to stockholders, not officers,.....		132,100 00

Business in Connecticut in 1875.

Fire risks taken (no inland,).....	\$85,489 00
Premiums received on same,.....	1,891 56

PACIFIC FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business April 29th, 1851.

THOS. F. JEREMIAH, *President.*WM. A. BUTLER, *Secretary.**Attorney in Connecticut, L. W. SPERRY, New Haven.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$200,000 00
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II. ASSETS.

Real estate owned by the Company, unencumbered,.....	\$75,000 00
Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	216,250 00
Interest due and accrued on bond and mortgage loans.....	1,837 50
Value of the land mortgaged,.....	\$270,000
Buildings (insured for \$206,200),.....	236,500
	\$506,500

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. Stocks:—			
United States 5-20's, 1865,.....	\$8,000 00	\$9,200 00	
“ “ 1867,.....	12,000 00	14,640 00	
“ “ 1881,.....	1,000 00	1,240 00	
“ “ 1865,.....	15,000 00	17,250 00	
“ “ 1867,.....	15,000 00	17,850 00	
“ “ 1881,.....	20,000 00	24,000 00	
“ 10-40's,.....	65,000 00	76,050 00	
“ 6's, currency,.....	125,000 00	152,500 00	
RAILROAD BONDS:—			
Central of N. J. 1st consol'd. mortg.	10,000 00	10,800 00	
Total,	\$271,000 00	\$323,530 00	\$323,530 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
Oriental Bank,.....	\$6,000 00	\$12,000 00)	\$12,000 00	
Tradesmen's Bank,.....	5,280 00	7,392 00)		
Mechanics Bank,.....	2,000 00	2,800 00)	10,000 00	
Marine Bank,	8,000 00	10,400 00)		
Newark City, Water	7,000 00	7,000 00	5,000 00	
Pacific Bank,.....	5,000 00	7,500 00	5,000 00	
Stuyvesant Ins. Co.,.....	1,000 00	1,750 00)	3,500 00	
American Express Co.,.....	10,000 00	5,500 00)		
Bleeker St. & Ful. F. R. R.	6,000 00	3,600 00	3,000 00	
Importers & Traders Bk. .	2,000 00	3,800 00)		
Chatham National Bank...	500 00	700 00)	2,975 00	
Importers & Traders I. Co.	1,500 00	1,500 00)		
U. S. 5-20 bonds,.....	2,550 00	3,060 00	2,600 00	
Star Fire Ins. Co.,.....	2,500 00	2,625 00	2,250 00	
Broadway Bank,.....	1,000 00	2,700 00	1,800 00	
Peoples Fire Ins. Co.,.....	1,000 00	1,500 00	700 00	
8th Avenue R. R.,.....	200 00	400 00	300 00	
Manuf. & Merchants Bank.	500 00	300 00)	700 00	
Star Fire Ins. Co.,.....	500 00	525 00)		
Merchants Ins. Co.,.....	2,000 00	3,000 00	2,000 00	
Peoples Bank,.....	2,500 00	3,500 00	2,500 00	
Merchants Ins. Co.,.....	3,000 00	4,500 00	3,000 00	
Total,	\$70,030 00	\$86,052 00	\$57,325 00	\$57,325 00
Cash in Company's principal office,.....			3,646 87	
Cash deposited in Bank,.....			19,693 17	
Interest due and accrued on stocks,.....			5,425 00	
Interest due and accrued on collateral loans,.....			481 42	
Net premiums in course of collection,.....			5,595 77	
Assets of the Company at their actual value,.....				\$708,784 73

III. LIABILITIES.

Losses adjusted and unpaid,	\$5,100 00	
Losses reported and unadjusted,	8,013 00	
Net amount of unpaid losses,		\$13,113 00
Re-insurance on fire risks, one year or less,	\$82,980 02	
Re-insurance on risks more than one year,	16,037 23	
Amount required to re-insure all outstanding risks,		99,017 25
Total liabilities, except capital stock,		\$112,130 25
Capital stock,		200,000 00
Surplus beyond capital,		396,654 48
Total liabilities including capital and surplus,		\$708,784 73

IV. INCOME DURING THE YEAR.

Premiums received in cash,	\$187,750 21	
Deduct re-insurance, rebate, abatements and return premiums,	13,280 32	
Actual cash premiums,		\$174,469 89
From interest on bonds and mortgages,		13,946 32
From interest on loans and dividends on stocks and bonds,		19,371 76
From all other sources,		2,849 97
Actual cash income,		\$210,637 94

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$1,400 00 occurring in previ- ous years.)		\$42,537 48
Cash dividends,		60,000 00
Commissions or brokerage,		18,823 63
Salaries and fees,		26,260 00
Taxes,		3,623 30
All other payments and expenses,		11,307 75
Actual cash expenditures,		\$162,552 16

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,	\$26,905,401 00	\$185,423 91
Having more than one and not more than three years to run,	150,350 00	1,856 63
Having more than three years to run,	117,550 00	1,862 75
	\$27,173,301 00	\$189,143 29
Premiums received since the organization of the Company,		2,732,863 00
Losses paid since the organization of the Company,		1,196,493 00
Cash dividends paid stockholders,		798,000 00

Stock owned by directors at date,.....	\$58,300 00
Loaned to officers and directors,.....	27,100 00
Loaned to stockholders, not officers,.....	700 00

Business in Connecticut in 1875,

Fire risks taken (no inland).....	\$37,540 00
Premiums received on same,.....	496 35
Losses paid,.....	20 00

PATERSON FIRE INSURANCE COMPANY,

PATERSON, N. J.

Commenced Business May, 1872.

JOHN J. BROWN, *President.*T. SHERMAN, *Secretary.**Attorney in Connecticut, CHAS. WILSON, New Haven.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$204,200 00
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II. ASSETS.

Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	\$80,312 20
Interest due and accrued on bond and mortgage loans,.....	3,080 25
Value of the land mortgaged,.....	\$91,150
Buildings (insured for \$42,600).....	120,600
	<u>\$211,750</u>

Stocks and Bonds owned by the Company,

	Par Value.	Market Value.
U. S. STOCKS:—		
United States 5's, 1881, gold, coup..	\$50,000 00	\$58,500 00
“ 10-40's, reg.....	20,000 00	23,500 00
“ 5-20's, '65, new g'd. reg.	20,000 00	23,450 00
“ “ “ “	12,000 00	14,070 00
“ 5's, 1881, gold, coup..	1,000 00	1,170 00
“ “ “ “	500 00	588 75

MUNICIPAL BONDS:—

N. Y. City 6's. certificate No. 54,....	10,000 00	10,300 00
Brooklyn City 6's,	10,000 00	10,250 00

MISCELLANEOUS:—

Passaic Water Co., coup. 7 per cent.	20,500 00	20,500 00
Aequaackanonk “ “ “	1,000 00	1,000 00

Total,	\$145,000 00	\$163,328 75	\$163,328 75
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Loans on Collateral.

	Par Value.	Market Value.	Am't. Loaned.	
Paterson Gas Light Co.,.....	\$1,000 00	\$1,100 00	\$2,000 00	
“ “ “ “	1,000 00	1,100 00		
Merchants Loan & Trust Co.	2,000 00	2,200 00	1,500 00	
2d National Bank Paterson, ..	2,000 00	2,400 00	2,200 00	
Passaic Water, mortg. bonds, ..	2,000 00	2,000 00	1,500 00	
Washington Market bonds, ..	500 00	250 00	300 00	
Total,.....	\$8,500 00	\$9,050 00	\$7,500 00	\$7,500 00
All other loans,				20,704 50
Cash in Company's principal office,.....				32 61
Cash deposited in Bank,.....				12,534 53
Interest due and accrued on stocks,.....				240 00
Interest due and accrued on collateral loans,.....				316 75
Net premiums in course of collection,.....				28,653 08
Rents,.....				743 33
Assets of the Company at their actual value,.....				\$317,446 03

III. LIABILITIES.

Losses reported and unadjusted,.....	\$14,913 83	
Losses resisted,.....	1,013 13	
Total,.....	\$15,926 96	
Deduct salvages,.....	2,000 00	
Net amount of unpaid losses,.....		\$13,926 96
Re-insurance on fire risks, one year or less,.....	\$58,779 22	
Re-insurance on risks more than one year.....	5,970 65	
Amount required to re-insure all outstanding risks,.....		64,749 87
Due and accrued for salaries &c.,.....		471 66
Total liabilities, except capital stock,.....		\$79,148 49
Capital Stock,		204,200 00
Surplus beyond capital,.....		34,097 54
Total liabilities, including capital and surplus,		\$317,446 03

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$106,479 56	
Deduct re-insurance, rebate, abatements, and return premiums,.....	1,263 88	
Actual cash premiums,.....		\$105,215 68
From interest on bonds and mortgages,.....		5,508 29
From interest on loans and dividends on stocks and bonds,.....		3,243 79
From rents,.....		260 00
Received for increased capital,.....	\$104,000	
Actual cash income,.....		\$114,167 76

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$2,718 55 occurring in previous years),.....	\$27,772 18
Commissions or brokerage,.....	16,245 41
Salaries and fees,.....	2,390 00
Taxes,	5 24
All other payments and expenses,.....	1,559 00
Actual cash expenditures,.....	\$47,971 83

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,	\$6,678,905 00	\$117,558 43
Having more than one and not more than three years to run,.....	761,375 00	8,133 72
Having more than three years to run,.....	41,065 00	801 65
	\$7,481,345 00	\$126,493 80
Premiums received since the organization of the Company,.....		1,9352 66
Losses paid since the Company organized,.....		40,969 40
Cash dividends paid stockholders,.....		11,703 28
Stock owned by directors at date,.....		87,650 00
Loaned to officers and directors,.....		7,500 00
Loaned to stockholders, not officers,.....		1,100 00

Business in Connecticut in 1875.

Fire risks taken (no inland),.....	\$269,303 00
Premiums received on same,.....	4,669 05
Losses paid,.....	198 00

PENNSYLVANIA FIRE INSURANCE COMPANY,

PHILADELPHIA, PENN.

Commenced Business April, 1825.

JOHN DEVEREUX, *President.*WM. G. CROWELL, *Secretary.**Attorney in Connecticut, B. R. ALLEN, Hartford.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$400,000 00
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II. ASSETS.

Real estate owned by the Company unencumbered,.....	\$60,000 00
Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	491,707 00
Interest due and accrued on bond and mortgage loans,.....	8,695 05

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. AND STATE STOCKS :—			
United States Loan, 5's,.....	\$20,000 00	\$23,200 00	
State of Delaware 6's,.....	20,000 00	20,600 00	
MUNICIPAL BONDS :—			
Philadelphia City Warrants,.....	39,511 00	38,918 33	
“ “ 5's,.....	5,500 00	4,950 00	
“ “ 6's,.....	30,000 00	32,625 00	
Harrisburg “ 6's,.....	18,000 00	17,550 00	
St. Louis “ 6's,.....	25,000 00	23,750 00	
Camden “	15,000 00	15,450 00	
Cincinnati “ 6's,.....	12,000 00	12,180 00	
“ “ 7's,.....	10,000 00	10,600 00	
“ “ 7 30-100's,.....	38,000 00	40,280 00	
Newark “ 7's,.....	20,000 00	21,000 00	
Pittsburgh Water Works 7's,.....	60,000 00	66,300 00	
BANK STOCKS :—			
Philadelphia National Bank stock,...	13,400 00	23,852 00	
RAILROAD STOCKS :—			
Phila., Wilmington & Baltimore,...	12,500 00	15,750 00	
“ “ “	30,000 00	30,300 00	
Pennsylvania R. R.,.....	11,000 00	11,660 00	
Philadelphia & Reading R. R.,.....	20,000 00	21,200 00	
Delaware R. R.,.....	15,000 00	15,450 00	
Philadelphia & Erie R. R.,.....	25,000 00	25,000 00	
North Pennsylvania R. R.,.....	40,000 00	42,400 00	
Harrisburg, Mt. Joy, etc. R. R.,.....	20,000 00	20,700 00	
Lehigh Valley R. R.,.....	55,000 00	55,990 00	
Elmira & Williamsport R. R.,.....	25,000 00	25,000 00	
West Jersey R. R.,.....	10,000 00	10,600 00	
Pennsylvania & New York,.....	24,000 00	25,680 00	
United Canal & R. R.,.....	60,000 00	59,100 00	
Southern Central R. R.,.....	20,000 00	21,000 00	
MISCELLANEOUS :—			
American Steamship Co.,.....	15,000 00	11,325 00	
Schuylkill Navigation Co.,.....	20,700 00	17,695 00	
Lehigh Coal & Navigation Co.,.....	49,000 00	50,715 00	
Chesapeake & Delaware Canal Co.,..	10,000 00	8,800 00	
Delaware Division Canal,.....	20,000 00	19,000 00	
Phila. & Reading Coal and Iron Co.,	20,000 00	18,000 00	
United States Centennial stock,.....	1,500 00	750 00	
Manayunk Gas Co.,.....	1,000 00	1,000 00	
Total,	\$831,111 00	\$858,370 33	\$858,370 33

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
Pennsylvania & N. Y. Canal, ..\$5,000 00	\$5,000 00	\$5,200 00	\$2,500 00	
American Life Insurance Co., 2,500 00	2,500 00	2,500 00	2,500 00	
Total,	\$7,500 00	\$7,700 00	\$5,000 00	\$5,000 00

Cash in Company's principal office,.....	\$3,700 70
Cash deposited in Bank,.....	61,195 40
Interest due and accrued on stocks,.....	1,823 52
Net premiums in course of collection,.....	56,111 76
Assets of the Company at their actual value,.....	<u>\$1,546,603 76</u>

III. LIABILITIES.

Losses reported and unadjusted,.....	\$27,480 00
Losses resisted,.....	<u>12,500 00</u>
Net amount of unpaid losses,.....	\$39,980 00
Re-insurance on fire risks, one year or less,.....	\$251,050 03
Re-insurance on risks more than one year,.....	<u>96,315 58</u>
Amount required to re-insure all outstanding risks,....	347,365 61
Re-insurance fund under Life department,.....	380,092 96
Cash dividends remaining unpaid,.....	750 00
All other demands against the Company,.....	<u>2,000 00</u>
Total liabilities except capital stock,.....	\$770,188 57
Capital stock,.....	400,000 00
Surplus beyond capital,.....	<u>376,415 19</u>
Total liabilities, including capital and surplus,.....	<u>\$1,546,603 76</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$648,474 67
Deduct re-insurance, rebate, abatements and return premiums,.....	<u>49,919 46</u>
Actual cash premiums,.....	\$598,555 21
From interest on bonds and mortgages,.....	29,265 51
From interest on loans and dividends on stocks and bonds,.....	47,394 63
From all other sources,.....	<u>452 25</u>
Actual cash income,.....	<u>\$675,667 60</u>

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$34,803 00 occurring in previous years,).....	\$316,365 08
Cash dividends,.....	39,275 00
Commissions or brokerage,.....	89,054 68
Salaries and fees,.....	88,518 53
Taxes,.....	12,046 02
All other payments and expenses,.....	<u>7,831 98</u>
Actual cash expenditures,.....	<u>\$553,091 29</u>

VI. MISCELLANEOUS.

		Premiums,
Risks in force having not more than one year to run,.....	\$34,399,812 00	\$502,100 06
Having more than one and not more than three years to run,.....	7,605,350 00	100,911 71
Having more than three years to run,.....	5,790,661 00	112,093 74
Perpetual risks in force, and interest premiums,....	15,539,254 00	411,973 72
	\$63,335,077 00	\$1,127,079 23
Premiums received since the organization of the Company,.....	5,550,855 00	
Losses paid since the organization of the Company,.....	4,411,193 00	
Cash dividends paid stockholders,.....	1,819,000 00	
Stock owned by directors at date,.....	31,000 00	

Business in Connecticut in 1875.

Fire risks taken (no inland),.....	\$600,532 00
Premiums received on same,.....	9,970 32
Losses paid,.....	7,477 44

PEOPLE'S INSURANCE COMPANY,

NEWARK, N. J.

Commenced Business October 11th, 1867.

JOHN M. RANDALL, *President.*J. H. LINDSLEY, *Secretary.**Attorney in Connecticut, C. M. WEBSTER, Hartford.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$200,000 00
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II. ASSETS.

Real estate owned by the Company, unencumbered,.....	\$81,421 09
Loans on bond and mortgage, (first liens) not more than one year's interest due,	114,600 00
Loans on bond and mortgage, (first liens) more than one year's interest due,.....	9,000 00
Interest due on bond and mortgage loans,.....	4,632 25
Value of the land mortgaged,.....	\$200,000
Buildings (insured for \$127,250).....	167,100
	\$367,100

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. STOCKS :—			
United States 5-20's, coupon,.....	\$50,000 00	\$60,187 50	
MUNICIPAL BONDS :—			
Essex County road improvement,.....	9,000 00	9,630 00	
Total,.....	\$59,000 00	\$69,817 50	\$69,817 50

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned,	
Orange & Newark H. R. R.	\$500 00	\$500 00	\$4,000 00	
Newark City Ice Co.,.....	4,100 00	5,125 00		
State Trust Co.,.....	400 00	300 00		
Newark City Ice Co.,.....	5,200 00	6,500 00	5,000 00	
National State Bank,.....	3,000 00	3,750 00	3,600 00	
Newark City Ice Co.,.....	1,200 00	1,500 00		
American Trust Co.,.....	1,000 00	1,050 00	800 00	
Newark City Nat. Bank,....	1,500 00	2,100 00	1,500 00	
American Trust Co.,.....	6,000 00	6,300 00	4,000 00	
Essex County Nat. Bank...	5,000 00	6,250 00	3,000 00	
American Trust Co.,.....	5,000 00	5,250 00		
Newark & Irving H. R. R.	8,000 00	8,000 00	5,000 00	
American Trust Co.,.....	1,000 00	1,050 00	1,200 00	
Newark City Gas L. Co.,..	250 00	375 00		
Merchants Nat. Bank,.....	8,500 00	8,500 00	7,000 00	
Morris & Essex R. R.,.....	4,000 00	4,000 00	3,000 00	
Total,.....	\$54,650 00	\$60,550 00	\$44,100 00	\$44,100 00
Cash in Company's principal office,.....				894 67
Cash deposited in Bank,.....				37,788 97
Interest due and accrued on stocks,.....				315 00
Interest due and accrued on collateral loans,.....				2,142 24
Net premiums in course of collection,.....				56,732 56
All other property belonging to the Company,.....				1,366 48
Office furniture,.....			\$2,508 55	
Assets of the Company at their actual value,.....				\$422,810 76

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$26,417 69	
Losses resisted,.....	1,500 00	
Net amount of unpaid losses,.....		\$27,917 69
Re-insurance on fire risks, one year or less,.....	\$128,190 23	
Re-insurance on risks more than one year,.....	6,384 77	
Amount required to re-insure all outstanding risks,.....		\$134,575 00
Due for borrowed money,.....		1,050 00
Total liabilities, except capital stock,.....		\$135,625 00
Capital stock,.....		200,000 00
Surplus beyond capital,.....		59,263 07
Total liabilities, including capital and surplus,.....		\$422,810 76

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$302,039 61
Deduct re-insurance, rebate, abatements and return premiums,.....	32,914 88
Actual cash premiums,.....	\$269,124 73
From interest on bonds and mortgages,.....	11,947 10
From interest on loans and dividends on stocks and bonds,.....	6,284 19
From all other sources,.....	6,553 50
Actual cash income,.....	\$293,909 52

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$25,992 00 occurring in pre- vious years,).....	\$167,836 65
Cash dividends,.....	20,000 00
Scrip or certificates of profit redeemed in cash,.....	4,631 70
Commissions or brokerage,.....	55,211 77
Salaries, fees, &c.,.....	14,823 33
Taxes,.....	9,108 35
All other payments and expenses,.....	20,854 88
Actual cash expenditures,.....	\$292,466 68

VI. MISCELLANEOUS.

	To Policyholders.
Scrip dividends declared to date,.....	\$12,588 00
Deduct amount redeemed in cash, forfeited, &c.,....	32,110 00
Balance deliverable and outstanding,.....	\$10,478 00
Scrip deliverable, not actually delivered,.....	7,396 00
Cash received for premium on participating policies,.....	\$6,918 00
	Premiums.
Risks in force having not more than one year to run,.....	\$19,195,119 00
Having more than one and not more than three years to run,.....	229,180 00
Having more than three years to run,.....	156,839 00
	\$19,581,138 00
Premiums received since the organization of the Company,.....	\$266,127 93
Losses paid since the Company organized,.....	1,230,165 35
Cash dividends paid stockholders,.....	528,779 32
Stock owned by directors at date,.....	121,220 00
Loaned to officers and directors,.....	110,000 00
Loaned to stockholders not officers,.....	34,400 00
	12,600 00

Business in Connecticut in 1875.

Fire risks taken (no inland,)..	\$683,519 00
Premiums received on same,.....	10,026 88
Losses paid,.....	5,709 91

PEOPLES FIRE INSURANCE COMPANY,

TRENTON, N. J.

Commenced Business February 10, 1865.

CHARLES SCOTT, *President*.C. V. C. MURPHY, *Secretary*.*Attorney in Connecticut, W. H. TOWNSEND, Hartford.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$300,000 00
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II. ASSETS.

Loans on bond and mortgage, (first liens,) not more than one year's interest due,.....	\$233,550 00
Interest accrued on bond and mortgage loans,.....	4,087 12
Value of the land mortgaged,.....	\$217,500
Buildings (insured for \$171,500),.....	337,000
	<hr/> \$554,500

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. AND STATE STOCKS :—			
United States bonds,.....	\$80,000 00	\$94,600 00	
New Jersey bonds,....	15,000 00	16,200 00	
MUNICIPAL BONDS :—			
Elizabeth City,.....	10,000 00	10,000 00	
Jersey City,.....	25,000 00	26,000 00	
BANK STOCKS :—			
Mechanics' National, Trenton,.....	7,500 00	9,450 00	
RAILROAD STOCKS :—			
United R. & Canal Co., New Jersey,	40,000 00	53,600 00	
Central R. R. of New Jersey,.....	10,000 00	10,600 00	
Pennsylvania R. R. Co.,.....	50,000 00	53,000 00	
Total,	\$237,500 00	\$273,450 00	\$273,450 00

Loans on Collateral.

	Market Value.	Par Value.	Amt. Loaned.	
Mech. Nat. Bank, Trenton,	\$1,800 00	\$2,268 00)	\$3,500 00	
First " "	1,500 00	1,875 00)		
Assanpink Improve.....	21,000 00	21,000 00	10,000 00	
Pennsylvania R. R. Co.,..	6,700 00	7,100 00	6,000 00	
Elizabeth City bonds,....	7,000 00	7,000 00	6,000 00	
Total,	\$38,000 00	\$39,243 00	\$25,500 00	\$25,500 00

Cash deposited in bank,.....	\$15,567 14
Interest due and accrued on stocks,.....	1,687 50
Interest due and accrued on collateral loans,.....	337 75
Net premiums in course of collection.....	19,959 34
Assets of the Company at their actual value,.....	\$574,138 85

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$9,924 22
Losses in process of adjustment,.....	1,280 00
Losses resisted,.....	1,700 00
Net amount of unpaid losses,.....	\$12,904 22
Re-insurance on fire risks, one year or less,...	\$69,277 52
Re-insurance on risks more than one year,.....	42,242 92
Amount required to re-insure all outstanding risks,.....	111,520 44
Due for salaries, printing, &c.,.....	197 55
All other demands against the Company,.....	909 64
Total liabilities, except capital stock,.....	\$125,531 85
Capital stock,.....	300,000 00
Surplus beyond capital,	148,607 00
Total liabilities, including capital and surplus,.....	\$574,138 85

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$185,123 93
Deduct re-insurance, rebate, abatements and return premiums,.....	15,185 98
Actual cash premiums,.....	\$169,937 95
From interest on bonds and mortgages,.....	14,677 06
From interest on loans and dividends on stocks and bonds,.....	16,038 39
From all other sources,.....	635 65
Received for increased capital,....	\$50,000 00
Actual cash income,.....	\$201,289 05

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$7,586 73 occur- ring in previous years,).....	\$68,908 34
Cash dividends,.....	16,000 00
Commissions or brokerage,.....	32,381 08
Salaries and fees,.....	5,546 00
Taxes,.....	3,339 00
All other payments and expenses,.....	7,605 61
Actual cash expenditures,.....	\$133,780 03

VI. MISCELLANEOUS.

	Premiums.
Risks in force having not more than one year to run,.....	\$10,487,971 00
Having more than one and not more than three years to run,.....	2,124,767 00
Having more than three years to run,.....	1,557,687 00
	<u>\$14,170,425 00</u>
Premiums received since the organization of the Company,.....	681,769 83
Losses paid since the organization of the Company,.....	206,458 05
Cash dividends paid stockholders,.....	63,000 00
Stock dividends declared,.....	50,000 00
Stock owned by directors at date,.....	171,050 00
Loaned to officers and directors,.....	6,000 00
Loaned to stockholders not officers,.....	3,500 00

Business in Connecticut in 1875.

Fire risks taken, (no inland).....	\$471,606 84
Premiums received on same.....	5,706 46
Losses paid.....	508 82

PHENIX INSURANCE COMPANY,

BROOKLYN, N. Y.

Commenced Business, September 10, 1853.

STEPHEN CROWELL, *President.*WM. R. CROWELL, *Secretary.**Attorney in Connecticut, E. B. GOODSSELL, Bridgeport.*

I. CAPITAL.

Capita actually paid up in cash,.....	\$1,000,000 00
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II. ASSETS.

Real estate owned by the Company, unencumbered,.....	\$246,535 10
Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	319,125 00
Interest accrued on bond and mortgage loans,.....	6,683 66
Value of the land mortgaged,.....	\$250,750
Buildings (insured for \$351,950).....	528,750
	<u>\$779,500</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. AND STATE STOCKS :—		
U. States 5-20's 1864, coupons,...	\$1,000 00	\$1,140 00
“ 5-20's 1865, coupons,...	47,000 00	54,755 00
“ 5-20's 1865, reg.,.....	48,000 00	55,920 00
“ 5-20's 1865, coupons,...	145,000 00	174,725 00
“ 5-20's 1867, reg.,.....	235,200 00	289,296 00
“ 1881 coupons,.....	25,000 00	31,000 00
“ 1881 reg.,.....	155,000 00	192,200 00
“ 10-40's reg.,.....	77,000 00	99,475 00
“ 6's currency,.....	50,000 00	61,500 00
Tennessee State,	45,000 00	18,450 00
North Carolina,.....	10,000 00	1,700 00
South Carolina,.....	20,000 00	7,000 00
Virginia, deferred certificates,....	14,772 33	1,477 23
Alabama,	10,000 00	4,000 00
Mississippi State certificates,.....	20,000 00	16,311 40
MUNICIPAL BONDS :—		
Kings County, 6 per cent.,.....	22,000 00	22,000 00
City of Brooklyn, 6 per cent.,.....	15,000 00	15,300 00
BANK STOCK :—		
Commercial Bank, Brooklyn.....	8,000 00	8,000 00
American Exchange National, N.Y.	30,000 00	35,100 00
Merchants National, N. Y.,.....	1,000 00	1,200 00
Metropolitan National. N. Y.,.....	50,000 00	65,000 00
Fourth National, N. Y.,.....	25,000 00	24,500 00
National Bk of the Republic, N.Y.	10,000 00	9,000 00
Central National, N. Y.,.....	20,000 00	20,000 00
National Shoe and Leather, N. Y.	10,000 00	15,000 00
St Nicholas National, N. Y.,.....	10,000 00	10,200 00
National Bank of Commerce, N.Y.	17,300 00	21,452 00
Mechanics, Brooklyn,.....	12,500 00	23,125 00
Mechanics National, N. Y.,.....	1,000 00	1,430 00
City Bank of Brooklyn,.....	4,000 00	10,040 00
RAILROAD BONDS :—		
Houston & Texas,.....	3,000 00	3,000 00
MISCELLANEOUS :—		
Nassau Gas Light Co. certificates,	17,000 00	17,170 00
Nashua Gas Light Co.,.....	20,000 00	26,000 00
New York Mutual Gas Light Co.,.	30,000 00	33,600 00
Peoples Gas Light Co.,.....	47,000 00	47,000 00
Peoples Gas Light Co. certificates,	10,000 00	10,000 00
Peoples Gas Light Co.,.....	5,900 00	5,900 00
Brooklyn Gas Light Co.,.....	8,500 00	21,517 50
New York Gas Light Co.,.....	10,000 00	15,000 00
Union Ferry Co.,.....	6,500 00	9,100 00
Brooklyn City R. R. Co.,.....	12,500 00	23,500 00
Total,.....	\$1,309,172 33	\$1,493,084 13
		\$1,493,084 13

Loans on Collateral.

	Par Value.	Market Value.	Am't. Loaned.
Montauk F.I. Co. Br'klyn.	\$1,000 00	\$1,850 00	
Mechanics' " "	500 00	825 00	
Mechanics' Bank, "	2,000 00	3,700 00	\$5,000 00
Nat. Shoe & L. Bk. N. Y.	800 00	1,240 00	
N. Y. Economical P. Co.,	1,000 00	1,700 00	1,000 00
Manhattan F. I. Co. N. Y.	7,000 00	7,700 00	5,500 00
Union Ferry Co. Br'klyn.	2,000 00	2,800 00	
Manhattan Co., N. Y.....	500 00	750 00	
Nat. Mech. Bk. As'oc. N.Y.	1,000 00	900 00	
Brooklyn F.I. Co. Br'klyn.	2,550 00	5,737 50	12,500 00
Relief " " N. Y.....	2,000 00	2,000 00	
Niagara " " "	1,250 00	1,437 50	
Clinton " " "	1,400 00	2,100 00	
Union Trust Co., N. Y....	13,000 00	18,200 00	
Nat. Shoe & L. Bk. N. Y.	3,300 00	5,115 00	22,000 00
Lamar Fire Ins. Co. N. Y.	5,000 00	5,500 00	
Fireman's T.I. Co. Br'klyn.	500 00	600 00	2,000 00
Market Nat. Bank, N. Y..	1,500 00	1,800 00	
People's G.L. Co. Br'klyn.	15,000 00	15,000 00	13,150 00
Nat. Bk. of Com'erce, N.Y.	1,400 00	1,736 00	1,200 00
Nat. Park Bank, N. Y....	500 00	675 00	500 00
Long Island Bk. Br'klyn.	2,000 00	2,600 00	2,500 00
Montauk F. Ins. Co. "	1,000 00	1,850 00	
Standard " " N. Y..	1,500 00	1,800 00	1,200 00
Union Ferry Co. Br'klyn.	700 00	980 00	700 00
Mech's. Nat. Bank, N. Y..	600 00	858 00	
American Ex. N. Bk. "	700 00	819 00	1,475 00
Nat. Bk of Com'erce, "	1,000 00	1,240 00	
Kings County bonds,	5,000 00	5,350 00	4,000 00
U. S. 5-20's, 1867, coup..	800 00	976 00	1,000 00
" 5-20's, 1868, "	200 00	244 00	
Home F. Ins. Co. N. Y.	800 00	880 00	2,000 00
Hamilton " " "	750 00	1,312 50	
Brooklyn City R. R. Co.,	5,090 00	9,569 20	15,000 00
Del. & Hud. C. Co., N.Y..	6,000 00	7,320 00	
Chica. Burl. & Quin. R. R.	7,000 00	7,980 00	8,000 00
" " bonds,.	1,500 00	1,650 00	
Home F. Ins. Co. Br'klyn.	1,200 00	1,320 00	1,000 00
Brooklyn L. Ins. Co. "	1,500 00	2,250 00	1,400 00
" " "	1,000 00	1,500 00	1,000 00

Total,	\$101,540 00	\$131,864 70	\$102,125 00	\$102,125 00
Cash in the Company's principal office,.....				301 16
Cash deposited in Bank,				251,184 29
Interest due and accrued on stocks,				5,746 15
Interest due and accrued on collateral loans,				1,832 15
Net premiums in course of collection.....				31,228 19
Bills receivable, ..				31,561 66
All other property belonging to the Company,				55,754 55

Assets of the Company at their actual value,

\$2,545,161 04

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$24,844 54	
Losses in process of adjustment,.....	60,587 74	
Losses resisted,.....	10,481 00	
Net amount of unpaid losses,.....		\$95,913 28
Re-insurance on fire risks, one year or less,.....	\$537,075 99	
Re-insurance on risks more than one year,.....	117,535 54	
Re-insurance on inland navigation risks,.....	6,447 45	
Amount required to re-insure all outstanding risks,.....		661,058 98
Due and accrued for salaries &c.,.....		2,500 00
Total liabilities, except capital stock,.....	\$759,472 26	
Capital stock,.....	1,000,000 00	
Surplus beyond capital,.....	785,688 78	
Total liabilities, including capital and surplus,.....	\$2,545,161 04	

IV. INCOME DURING THE YEAR.

	Fire.	Inland.	
Premiums received in cash,.....	\$1,395,155 82	\$201,935 80	
Deduct re-insurance, rebate, abatements and return premiums,.....	131,447 61	47,837 61	
Actual cash premiums,.....	\$1,263,708 21	\$154,098 19	\$1,417,806 40
Bills and notes for unpaid premiums, .		31,561 66	
From interest on bonds and mortgages,.....			24,617 55
From interest on loans and dividends on stocks and bonds,.....			86,410 96
From all other sources,.....			15,750 58
Actual cash income,.....			\$1,544,585 49

V. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Am't paid for losses, (including \$43,- 777 94 occurring in previous years,....	\$466,283 78	\$81,180 48	
Deduct salvages &c.,.....		21,365 39	
Net amount paid for losses,.....	\$466,283 78	\$59,815 09	\$526,098 87
Cash dividends,.....			150,000 00
Commissions or brokerage,.....			200,333 72
Salaries and fees,.....			131,239 36
Taxes,.....			35,317 81
All other payments and expenses,.....			140,636 35
Actual cash expenditures,.....			\$1,183,626 11

VI. MISCELLANEOUS.

	Premiums.
Risks in force having not more than one year to run,.....	\$100,521,805 00 \$1,074,151 98

Having more than one and not more than three		
years to run,.....	\$10,859,910 00	\$122,601 29
Having more than three years to run,.....	4,162,460 00	64,692 76
	<hr/>	<hr/>
	\$115,544,175 00	\$1,261,446 03
	Inland.	Premiums.
	1,678,482 00	12,894 89
Premiums received since the organization of the Company,.....		20,573,315 76
Losses paid since the organization of the Company,.....		11,101,339 93
Cash dividends paid stockholders,.....		1,464,000 00
Stock owned by directors at date,.....		176,850 00
Loaned to officers and directors,.....		69,375 00
Loaned to stockholders, not officers,.....		50,975 00

Business in Connecticut in 1875.

Fire and inland risks taken,.....	\$1,765,648 00
Premiums received on same,.....	23,687 24
Losses paid,.....	21,106 67

PROVIDENCE WASHINGTON INSURANCE COMPANY,

PROVIDENCE, R. I.

Commenced Business A. D. 1799.

J. H. DEWOLF, *President*,WARREN S. GREEN, *Secretary*.*Attorney in Connecticut*, W. E. BAKER, Hartford.

I. CAPITAL.

Capital actually paid up in cash,.....	\$400,000 00
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II. ASSETS.

Loans on bond and mortgage, (first liens), not more than one year's interest due,.....	5,630 00
Interest accrued on bond and mortgage loans,.....	130 00
Value of the land mortgaged,.....	\$12,500 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. STOCK :—		
United States Gov. bonds,.....	\$8,000 00	\$9,710 00
MUNICIPAL BONDS :—		
City of Chicago, (S. B. Buckner,)..	45,000 00	45,000 00
RAILROAD BONDS :—		
N. Y. Providence & Boston,.....	10,000 00	10,500 00
Rensselaer & Saratoga,.....	12,000 00	14,040 00

	Par Value.	Market Value.
BANK STOCKS :—		
Blackstone Canal National,.....	\$40,000 00	\$40,000 00
American National,.....	17,900 00	19,376 75
Commercial National,.....	14,500 00	15,660 00
Merchants National,.....	25,000 00	20,000 00
Mechanics National,.....	10,000 00	13,600 00
Weybosset National,.....	9,950 00	12,139 00
National Bank of North America,....	15,000 00	19,500 00
National Bank of Commerce, Prov.	15,000 00	16,050 00
National Bank of Commerce, N. Y.	10,000 00	12,000 00

MISCELLANEOUS :—

Delaware & Hudson Canal Co.,.....	21,000 00	26,040 00	
Delaware & Hudson Canal Co.,.....	40,000 00	45,800 00	
What Cheer Corporation,.....	30,000 00	30,000 00	
Rhode Island Hospital Trust Co.,...	50,000 00	50,000 00	
N. Y. Mut. Gas Light Co.,.....	30,000 00	31,500 00	
Total,.....	\$403,350 00	\$440,915 75	\$440,915 75

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.
Merchants National Bank, ..	\$5,850 00	\$7,020 00)	
R. I. Horse Shoe Co.,.....	2,000 00	4,000 00 ~	\$13,164 41
Pullman Palace Car Co	4,000 00	3,000 00)	
Chicago & Alton R. R. Co.	1,000 00	1,050 00)	
Pullman Palace Car Co.,...	5,400 00	4,050 00 ~	9,000 00
United N. J. H. R. R. & Can'l	5,000 00.	6,750 00)	
Nat. Bank of Commerce,...	2,000 00	2,400 00	800 00
Blackstone Canal Nat Bk.,.	550 00	550 00	450 00
Clev & Pittsburgh R. R.,...	10,000 00	9,000 00)	9,000 00
United States bonds,.....	4,000 00	4,800 00)	
United States bonds,.....	1,000 00	1,160 00)	
N. Y. Cen. & H. R. R. R...	4,500 00	4,725 00 ~	5,000 00
Delaware & Hudson Canal.	900 00	1,116 00)	
Total,.....	\$46,200 00	\$49,621 00	\$37,414 41

City of Providence notes,.....	20,000 00
Notes secured by endorsement,.....	48,027 21
Cash in Company's principal office,.....	330 77
Cash deposited in Bank,.....	41,829 23
Interest due and accrued on stocks,.....	6,318 00
Interest due and accrued on collateral loans,.....	2,925 00
Net Premiums in course of collection,.....	19,263 73
Bills receivable,.....	13,912 86

Assets of the Company at their actual value,..... \$588,669 75

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$971 85	
Losses reported and unadjusted,.....	24,504 25	
Losses resisted,.....	5,600 00	
Total,	\$31,076 10	
Deduct re-insurance,.....	1,485 00	
Net amount of unpaid losses,.....		\$29,591 10
Re-insurance on fire risks one year or less,.....	\$64,073 42	
Re-insurance on risks more than one year,.....	24,486 08	
Re-insurance on unexpired marine risks,.....	22,901 26	
Amount required to re-insure all outstanding risks,.....		111,460 76
Cash dividends remaining unpaid,.....		1,550 45
Total liabilities, except capital stock,.....		\$142,602 31
Capital stock,.....	400,000 00	
Surplus beyond capital,.....	46,067 44	
Total liabilities, including capital and surplus,.....		\$588,669 75

IV. INCOME DURING THE YEAR.

	Fire.	Marine.	
Premiums received in cash,.....	\$211,739 30	\$69,121 87	
Deduct re-insurance, rebate, abatements, and return premiums,.....	21,004 75	5,963 33	
Actual cash premiums,.....	\$190,734 55	\$63,158 54	\$253,893 09
Notes received for unpaid premiums,....	13,912 86		
From interest on loans and dividends on stocks and bonds,			28,287 00
Received for increased capital,.....	\$200,000 00		
Actual cash income,.....			\$282,180 09

V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Am't paid for losses, (including \$516 55 occurring in previous years,).....	\$59,356 27	\$14,967 86	
Deduct salvages &c.,.....	2,279 82	2,959 80	
Net amount paid for losses,.....	\$57,076 45	\$12,008 06	\$69,084 51
Cash dividends,.....			40,449 55
Commissions or brokerage,.....			24,651 05
Salaries and fees,.....			10,658 62
Taxes,.....			6,496 58
All other payments and expenses,.....			14,065 76
Actual cash expenditures,.....			\$165,406 07

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$10,699,969 00	\$134,314 86

Having more than one and not more than three years to run.....	\$2,445,089 00	\$29,033 74
Having more than three years to run.....	656,030 00	9,910 99
	<hr/> \$13,801,088 00	<hr/> \$173,259 59
	Marine.	Premiums.
	617,686 00	22,901 26
Stock owned by directors at date.....		34,700 00
Loaned stockholders, not officers.....		800 00

Business in Connecticut in 1875.

Fire and inland risks taken.....	\$760,112 00
Premiums received on same.....	7,846 74
Losses paid.....	5,229 34

REPUBLIC FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business April 13, 1852.

ROBERT S. HONE, *President.*DUNCAN F. CURRY, *Secretary.**Attorney in Connecticut, JUDAH FRISBIE, New Haven.*

I. CAPITAL.

Capital actually paid up in cash.....	\$300,000 00
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II. ASSETS.

Real estate owned by the Company, unencumbered.....	\$57,500 00
Loans on bond and mortgage, (first liens) not more than one year's interest due.....	128,100 00
Loans on bond and mortgage (first liens) more than one year's interest due.....	69,000 00
Interest due and accrued on bond and mortgage loans,	7,416 49
Value of the land mortgaged.....	\$330,600
Buildings (insured for \$24,800).....	31,400
	<hr/> \$362,000

Stocks and Bonds owned by the Company.

U. S. STOCKS:—	Par Value.	Market Value.
United States, 5-20's, 1865, reg.....	\$20,000 00	\$23,100 00
“ “ 1867, “	25,000 00	29,750 00
“ “ 1865, “ new	50,000 00	58,500 00

	Par Value.	Market Value.	
United States 10-40's, reg.....	\$5,000 00	\$5,875 00	
“ 6's, Currency.....	35,000 00	43,050 00	
BANK STOCKS :—			
National Bank of Commerce,	30,000 00	36,000 00	
MISCELLANEOUS :—			
Hudson Canal Co., 7 per c. due 1877.	15,000 00	15,262 50	
“ “ “ 1884.	2,000 00	2,240 00	
New York Produce Exchange,	200 00	800 00	
Total,	\$182,200 00	\$214,577 50	\$214,577 50

Loans on Collateral.

	Par Value.	Market Value.	Am't Loaned.	
U. S. 10-40's, reg.....	\$500 00	\$587 50	\$480 00	\$480 00
Cash in Company's principal office,				711 24
Cash deposit d in Bank,				4,911 31
Interest due and accrued on collateral loans,				5 60
Net premiums in course of collection,				13,701 74
All other property belonging to the Company,				11,711 20
Assets of the Company at their actual value,				\$508,115 08

III. LIABILITIES.

Losses reported and unadjusted,	\$15,390 66	
Losses resisted,	9,167 81	
Net amount of unpaid losses,		\$24,558 47
Re-insurance on fire risks, one year or less,	\$73,270 80	
Re-insurance on risks more than one year,	18,477 91	
Amount required to re-insure all outstanding risks,		91,748 71
Interest due and declared, remaining unpaid,		1,040 80
Cash dividends to stockholders remaining unpaid,		969 00
Total liabilities, except capital stock,		\$118,316 98
Capital stock,		300,000 00
Surplus beyond capital,		89,798 10
Total liabilities, including capital and surplus,		\$508,115 08

IV. INCOME DURING THE YEAR.

Premiums received in cash,	\$169,532 14	
Deduct re-insurance, rebate, abatements and return premiums,	14,339 83	
Actual cash premiums,		\$155,192 31
From interest on bonds and mortgages,		6,849 82
From interest on loans and dividends on stocks and bonds,		15,768 46
From all other sources,		14,758 32
Actual cash income,		\$192,568 91

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$15,221 37 occurring in previous years,).....	\$71,404 01	
Deduct salvages, &c.,.....	3,932 90	
Net amount paid for losses,.....		\$67,471 11
Cash dividends,.....		30,110 40
Commissions or brokerage,.....		24,132 37
Salaries and fees,.....		29,365 00
Taxes,.....		6,233 88
All other payments and expenses,.....		28,624 22
Actual cash expenditures,.....		\$185,936 98

VI. MISCELLANEOUS.

	To Policyholders.	
Scrip deliverable, not actually delivered,.....	\$3,850 00	
Scrip dividends declared during the year,.....		\$2,010 00
Estimated earned premiums during the year.....		4,287 05
Cash received for premiums on participating policies,.....		3,233 49
		Premiums.
Risks in force having not more than one year to run,.....	\$18,807,719 00	\$146,541 61
Having more than one and not more than three years to run,.....	3,069,177 00	28,093 12
Having more than three years to run,.....	133,248 00	1,471 54
	\$22,010,144 00	\$176,106 27
Premiums received since the organization of the company,.....		4,917,789 81
Losses paid since the organization of the company,.....		2,958,313 46
Cash dividends paid stockholders,.....		439,089 35
Stock owned by directors at date,.....		109,600 00
Loaned to officers and directors,.....		60,000 00
Loaned to stockholders, not officers,.....		20,480 00

Business in Connecticut in 1875.

Fire risks taken (no inland,).....	\$612,128 00
Premiums received on same,.....	8,036 95
Losses paid,.....	9,130 44

RIDGEWOOD INSURANCE COMPANY,

BROOKLYN, N. Y.

Commenced Business March 15th, 1873.

WILLIAM K. LOTHROP, *President.*

WILLIAM A. SCOTT, *Secretary.*

Attorney in Connecticut, C. W. PRESTON, Hartford.

I. CAPITAL.

Capital actually paid up in cash,.....	\$200,000 00
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II. ASSETS.

Loans on [bond and mortgage, (first liens) not more than one year's interest due,.....	114,000 00
Interest due and accrued on bond and mortgage loans,.....	3,383 13
Value of the land mortgaged,.....	\$121,000
Buildings (insured for \$109,000).....	168,000
	<hr/>
	\$289,000

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U S. STOCKS :—			
United States reg. 5 per cent. 10-40's	\$120,000 00	\$140,850 00	
“ “ 6 “ 5-20's, '65	10,000 00	11,700 00	
BANK STOCKS :—			
Long Island Bank,.....	10,000 00	13,000 00	
National Bank of Commerce,.....	10,000 00	12,200 00	
American Exchange National,.....	10,000 00	11,600 00	
RAILROAD BONDS :—			
Second Avenue R. R. consolidated, .	5,000 00	4,250 00	
Total,.....	\$165,000 00	\$193,600 00	\$193,600 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
Pacific R. R. sinking fund, ..	\$1,000 00	\$940 00)	\$1,000 00	
Tennessee State bond,.....	1,000 00	400 00)		
Metropolitan National Bank,	300 00	400 00	300 00	
Total,	\$2,300 00	\$1,740 00	\$1,300 00	\$1,300 00
Cash in Company's principal office,.....				1,829 46
Cash deposited in Bank,.....				10,375 94
Interest due and accrued on collateral loans,				30 23
Net premiums in course of collection,.....				12,424 23
Assets of the Company at their actual value,.....				<hr/> \$336,943 19

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$4,606 59	
Losses reported and unadjusted,.....	290 00	
Net amount of unpaid losses,.....		\$4,896 59
Re-insurance on fire risks, one year or less.....	\$40,371 40	
Re-insurance on risks more than one year,.....	6,641 74	
Re-insurance on unexpired inland navigation risks, ..	311 42	
Amount required to re-insure all outstanding risks.....		47,324 56
Due and accrued for salaries, &c.,.....		1,041 66
Total liabilities, except capital stock,.....		\$53,262 81
Capital stock,.....		200,000 00
Surplus beyond capital,.....		83,680 38
Total liabilities, including capital and surplus.....		\$336,943 19

IV. INCOME DURING THE YEAR.

	Fire	Marine.	
Premiums received in cash,.....	\$106,402 60	\$3,382 99	
Deduct re-insurance, rebate, abate- ments and return premiums,.....	12,777 32	87 96	
Actual cash premiums,.....	\$93,625 28	\$3,295 03	\$96,920 31
From interest on bonds and mortgages,.....			7,488 45
From interest on loans and dividends on stocks and bonds,.....			9,969 48
From all other sources,.....			3,199 03
Actual cash income,.....			\$117,577 27

V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Am't paid for losses, (including \$57 34 occurring in previous years,).....	\$23,461 75	\$450 00	\$23,911 75
Cash dividends,.....			22,000 00
Commissions or brokerage,.....			13,095 58
Salaries and fees,.....			15,960 92
Taxes,.....			2,877 43
All other payments and expenses,.....			11,424 70
Actual cash expenditures,.....			\$89,270 38

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$12,063,347 00	\$79,232 58
Having more than one and not more than three years to run,.....	276,500 00	4,235 79
Having more than three years to run,.....	217,033 00	4,123 66
	\$12,556,880 00	\$87,592 03
	Marine.	Premiums.
	12,500 00	622 84

Premiums received since the organization of the Company,.....	\$305,988 68
Losses paid since the Company organized,.....	48,495 27
Cash dividends paid stockholders,.....	42,000 00
Stock owned by directors at date,.....	40,500 00
Loaned to officers and directors,.....	1,000 00
Loaned to stockholders, not officers,.....	12,000 00

Business in Connecticut in 1875,

Fire risks taken, (no inland).....	\$82,990 00
Premiums received on same,.....	755 94
Losses paid,.....	15 61

ROCHESTER GERMAN INSURANCE COMPANY,

ROCHESTER, N. Y.

Commenced Business February 23, 1872.

FREDERICK COOK, *President.*RUDOLPH VAY, *Secretary.**Attorney in Connecticut, C. M. WEBSTER, Hartford.*

I. CAPITAL.

Capital actually paid up in cash,	\$200,000 00
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II. ASSETS.

Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	\$103,995 00
Interest due on bond and mortgage loans,.....	976 38

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. AND STATE STOCKS:—			
United States 10-40's, reg.	\$75,000 00	\$88,125 00	
“ 5's, “ new,.....	15,000 00	17,550 00	
New York State,.....	25,000 00	27,500 00	
MUNICIPAL BONDS:—			
Rochester City,.....	20,000 00	21,000 00	
Total,.....	\$135,000 00	\$154,175 00	\$154,175 00
Cash in Company's principal office,.....			349 34
Cash deposited in Bank,.....			71,846 65
Interest due and accrued on stocks,.....			1,725 35
Net premiums in course of collection,.....			10,080 38
Assets of the Company at their actual value,.....			\$342,148 10

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$3,175 80	
Losses reported and unadjusted,.....	3,750 00	
Net amount of unpaid losses,.....		\$6,925 80
Re-insurance on fire risks, one year or less,.....	\$79,976 45	
Re-insurance on risks more than one year,.....	7,652 66	
Re-insurance on inland navigation risks,.....	1,185 75	
Amount required to re-insure all outstanding risks,.....		88,814 86
Total liabilities, except capital stock,.....		\$95,740 66
Capital stock,.....		200,000 00
Surplus beyond capital,.....		47,407 44
Total liabilities, including capital and surplus,.....		\$343,148 10

IV. INCOME DURING THE YEAR.

	Fire.	Inland.	
Premiums received in cash,.....	\$198,758 18	\$4,270 13	
Deduct re-insurance, rebate, abatements and return premiums,	25,812 97	353 00	
Actual cash premiums,.....	\$172,945 21	\$3,917 13	\$176,862 34
From interest on bonds and mortgages,.....			6,514 66
From interest on loans and dividends on stocks and bonds,.....			16,605 75
Actual cash income,.....			\$199,982 75

V. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Am't paid for losses, (including \$2,- 462 62 occurring in previous years),....	\$99,285 56	\$3,675 42	
Deduct salvages &c.,.....	160 00		
Net amount paid for losses,	\$99,125 56	\$3,675 42	\$102,800 98
Cash dividends,.....			20,000 00
Commissions or brokerage,.....			28,632 01
Salaries and fees,.....			5,994 65
Taxes,.....			4,194 61
All other payments and expenses,.....			8,192 65
Actual cash expenditures,.....			\$169,814 90

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$12,953,990 00	\$159,952 93
Having more than one and not more than three years to run.....	812,109 00	10,860 43
Having more than three years to run,	25,700 00	522 75
	\$13,791,799 00	\$171,336 11
	Inland.	Premiums.
	223,900 00	2,371 50

Premiums received since the organization of the Company,.....	\$478,397 57
Losses paid since the organization of the Company,.....	177,663 58
Cash dividends paid stockholders,.....	7,000 00
Stock owned by directors at date,.....	40,650 00
Stock dividends declared,.....	20,000 00
Loaned to officers and directors,.....	11,900 00
Loaned to stockholders, not officers,.....	28,275 00

Business in Connecticut in 1875.

Fire risks taken ,.....	\$288,975 00
Premiums received on same,	3,528 81
Losses paid,.....	6,220 50

ROGER WILLIAMS INSURANCE COMPANY,

PROVIDENCE, R. I.

Commenced Business August, 1848.

J. W. DAVENPORT, *President.*WM. H. FREDERICKS, *Secretary.**Attorney in Connecticut, RALPH GILLET, Hartford.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$200,000 00
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II. ASSETS.

Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	26,833 33
Interest accrued on bond and mortgage loans,.....	737 50
Value of the land mortgaged,.....	\$41,000
Buildings (insured for \$16,050),.....	27,000
	<hr/>
	\$68,000

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
STATE STOCK :—		
State of Maine,.....	\$10,000 00	\$10,750 00
“ Missouri,.....	15,000 00	15,425 00
BANK STOCKS :—		
American National Bk., Providence,	15,000 00	15,750 00
Nat. Bank of Commerce, “	25,000 00	25,000 00
“ North America, “	5,000 00	6,200 00
Blackstone Canal National, “	15,000 00	16,200 00
Commercial “	18,000 00	18,900 00

	Par Value.	Market Value.	
Fourth National Bank. Providence,	\$5,000 00	\$6,250 00	
Globe " "	15,000 00	15,000 00	
Manufacturers " "	28,000 00	33,740 00	
Westminster " "	5,000 00	5,000 00	
Atlantic " "	5,000 00	5,000 00	
RAILROAD STOCKS :—			
New York, Providence & Boston,....	12,000 00	16,800 00	
MISCELLANEOUS :—			
Providence Gas Co.,.....	15,000 00	25,500 00	
Total,	\$188,000 00	\$215,515 00	\$215,515 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Mechanics' Nat. Bank, Prov.,..	\$400 00	\$520 00	\$456 12	456 12
Loan to City of Providence,.....				60,000 00
Cash in Company's principal office,.....				9,478 30
Cash deposited in Bank,.....				38,674 96
Interest due and accrued on stocks,.....				1,643 61
Interest due and accrued on collateral loans,.....				15 96
Net premiums in course of collection,.....				38,135 48
Bills receivable,.....				9,345 11
Assets of the Company at their actual value,.....				\$400,835 37

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$26,145 04	
Losses reported and unadjusted,.....	18,295 00	
Losses resisted,.....	3,000 00	
Net amount of unpaid losses,.....		\$47,440 04
Re-insurance on fire risks, one year or less,.....	\$95,083 21	
Re-insurance on risks more than one year,.....	17,485 10	
Premiums on unexpired marine risks,.....	27,752 19	
Amount required to re-insure all outstanding risks,.....		140,320 50
Cash dividends remaining unpaid,.....		462 00
Total liabilities, except capital stock,.....		\$188,222 54
Capital stock,.....		200,000 00
Surplus beyond capital,.....		12,612 83
Total liabilities including capital and surplus,.....		\$400,835 37

IV. INCOME DURING THE YEAR.

	Fire.	Marine.	
Premiums received in cash,.....	\$216,093 25	\$91,553 07	
Deduct re-insurance, rebate, abatements and return premiums,.....	14,375 77	5,455 88	
Actual cash premiums,.....	\$201,717 58	\$86,097 19	\$287,814 77
Bills and notes for unpaid premiums,...		9,345 11	

From interest on bonds and mortgages.....	\$822 50
From interest on loans and dividends on stocks and bonds,.....	19,527 71
From all other sources,.....	1,913 46
Actual cash income,	\$310,078 44

V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Amount paid for losses, (including \$10,-			
025 75 occurring in previous years,....	\$108,291 55	\$54,260 69	
Deduct salvages, &c.,.....	81 75	5,553 41	
Net amount paid for losses,.....	\$108,209,80	\$48,707 28	\$156,917 08
Cash dividends,.....			39,914 00
Commissions or brokerage,.....			41,778 05
Salaries and fees,.....			22,044 52
Taxes,.....			5,130 72
Actual cash expenditures,.....			\$265,784 37

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$10,825,174 00	\$190,166 43
Having more than one and not more than three years to run,.....	923,010 00	12,391 41
Having more than three years to run,....	1,195,480 00	15,362 72
	\$12,943,664 00	\$217,920 56
	Marine.	Premiums
	639,426 00	27,752 19
Premiums received since the organization of the Company,.....		2,642,409 86
Losses paid since the organization of the Company,.....		1,893,150 25
Cash dividends paid stockholders,.....		306,000 00
Stock owned by directors at date,.....		85,850 00
Loaned to stockholders, not officers,.....		456 12

Business in Connecticut in 1875.

Fire and marine risks taken.....	\$966,988 00
Premiums received on same,.....	11,351 18
Losses paid,.....	8,371 36

ST. NICHOLAS FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business July 31, 1852.

WILLIAM WINSLOW, *President.*JACOB DuBOIS, *Secretary.**Attorney in Connecticut, GARDNER MORSE, New Haven.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$200,000 00
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II. ASSETS.

Real estate owned by the Company, unencumbered,.....	\$25,000 00
Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	52,111 55
Interest accrued on bond and mortgage loans,.....	1,519 90
Value of the land mortgaged,.....	\$80,500
Buildings (insured for \$46,000).....	65,500
	<u>\$146,000</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. STOCKS :—			
United States 10-40's, reg.....	\$103,000 00	\$121,025 00	
“ 6's, 1881, reg.....	80,000 00	95,600 00	
Total,	\$183,000 00	\$216,625 00	\$216,625 00
Cash in Company's principal office,.....			1,346 21
Cash deposited in Bank,.....			13,088 16
Net premiums in course of collection,.....			8,310 50
All other property belonging to the Company,.....			3,792 68
Assets of the Company at their actual value,.....			<u>\$321,794 01</u>

III. LIABILITIES.

Losses reported and unadjusted,.....	\$1,250 00
Losses resisted,.....	5,750 00
Net amount of unpaid losses,.....	<u>\$7,000 00</u>
Re-insurance on fire risks, one year or less,.....	\$63,066 08
Re-insurance on risks more than one year.....	1,783 30
Amount required to re-insure all outstanding risks,.....	<u>64,849 38</u>
Total liabilities, except capital stock,.....	\$71,849 38
Capital Stock,	200,000 00
Surplus beyond capital,.....	<u>49,944 63</u>
Total liabilities, including capital and surplus,	<u>\$321,794 01</u>

IV. INCOME DURING THE YEAR:

Premiums received in cash,.....	\$149,012 06	
Deduct re-insurance, rebate, abatements, and return premiums,.....	5,202 69	
Actual cash premiums,.....		\$143,809 37
From interest on bonds and mortgages,.....		3,022 06
From interest on loans and dividends on stocks and bonds,.....		10,356 35
From rents,.....		850 00
Actual cash income,.....		\$158,037 78

EXPENDITURES DURING THE YEAR:

Amount paid for losses (including \$4,000 00 occurring in pre- vious years),.....		\$67,065 32
Cash dividends,.....		15,000 00
Commissions or brokerage,.....		19,306 90
Salaries and fees,.....		16,840 00
Taxes,		1,706 42
All other payments and expenses,.....		11,658 76
Actual cash expenditures,.....		\$131,577 40

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,	\$13,938,577 00	\$126,132 17
Having more than one and not more than three years to run,.....	190,714 00)	2,674 96
Having more than three years to run,.....	28,725 00)	
	\$14,158,016 00	\$128,807 13
Premiums received since the organization of the Company,.....		2,060,537 00
Losses paid since the Company organized,.....		1,191,156 21
Cash dividends paid stockholders,.....		196,500 00
Stock owned by directors at date,.....		96,375 00
Stock dividends declared,.....		50,000 00
Loaned to officers and directors,.....		12,000 00

Business in Connecticut in 1875.

Fire risks taken (no inland),.....	\$222,826 00
Premiums received on same,.....	2,402 51
Losses paid,.....	173 38

ST. PAUL FIRE AND MARINE INSURANCE COMPANY,

ST. PAUL, MINNESOTA.

Commenced Business, May, 1865.

J. C. BURBANK, *President*.C. H. BIGELOW, *Secretary*.*Attorney in Connecticut, B. R. ALLEN, Hartford.*

I. CAPITAL.

Capital actually paid up in cash,..... \$400,000 00

II. ASSETS.

Real estate owned by the Company, unencumbered,.....	\$129,471 70
Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	123,825 53
Interest due and accrued on bond and mortgage loans,.....	4,582 91
Value of the land mortgaged,.....	\$156,300
Buildings (insured for \$83,850).....	120,000
	<hr/>
	\$276,300

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
MUNICIPAL BONDS:—		
City of St. Paul,.....	1,269 68	1,269 68
“ Minneapolis,.....	1,500 00	1,500 00
“ Stillwater,.....	10,000 00	10,000 00
Mankato,.....	10,000 00	10,000 00
Town of Detroit,.....	4,200 00	4,200 00
“ Carver,.....	500 00	500 00
County of Cass,.....	7,400 00	7,400 00
“ Aitken,.....	3,200 00	3,200 00
“ Becker,	1,711 20	1,711 20
“ Pine,.....	2,217 00	2,217 00
“ Ramsey,.....	1,000 00	1,000 00
School District, Otter Tail County, ..	1,000 00	1,000 00
“ St. Cloud,.....	100 00	100 00
RAILROAD BONDS:—		
St. Paul & S. C. R. R. Co. pref. 8 p.c.	33,428 61	33,428 61
“ “ “ Land C. F. lien.	2,090 50	2,090 50
BANK STOCK:—		
First National, St. Paul,.....	20,000 00	28,000 00
Merch'ts “ “	12,000 00	13,540 00
First “ St. Peter,.....	4,500 00	5,850 00
MISCELLANEOUS:—		
St. Paul Warehouse and Elevator Co.	8,000 00	8,000 00
“ “ “	8,000 00	8,000 00
Total,.....	\$132,116 99	\$143,006 99
		\$143,006 99

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
First Nat. Bank, St. Paul,	\$71,500 00	\$100,100 00	\$76,800 00	
Second " "	10,000 00	14,000 00	10,540 00	
Merch'ts " "	11,000 00	12,540 00	10,788 00	
Marine " "	1,000 00	1,000 00	850 00	
Savings " "	3,750 00	3,750 00	1,315 00	
First " Stillwater.	8,000 00	10,000 00	8,000 00	
Lumbermens N. Bk. "	5,000 00	6,000 00	5,000 00	
Citizens N. Bk. Mankato	5,000 00	6,000 00	2,944 00	
First Nat. Bk. Red Wing	4,500 00	5,625 00	3,535 00	
State " Minneapolis.	1,500 00	1,800 00	1,399 00	
St.P. & S.C.R.R.Co.com.	87,400 00	87,400 00	54,408 31	
" " Land.	168,400 00	101,040 00	60,822 80	
" " pref'd 8's..	4,000 00	4,000 00	1,752 50	
S. C. & S. P. " Land bd.	7,000 00	3,500 00	1,500 00	
St.P. & T. F. R. R. Co.,	7,000 00	5,950 00	4,000 00	
" " pref.....	5,000 00	4,250 00	3,000 00	
St.Croix R.R.& Imp. Co.	11,000 00	6,600 00	3,756 00	
" Boom Corporat.	7,700 00	11,550 00	2,500 00	
St. Paul Harvester Wks.	59,750 00	77,675 00	65,249 92	
St. Cloud Bridge Co.'s..	6,000 00	3,000 00	1,000 00	
Stillwater Gas Co.'s.....	5,000 00	3,000 00	1,500 00	
St. Paul Pioneer P.Co.'s	15,000 00	12,750 00	5,821 35	
" Manuf. Co.'s....	900 00	675 00	280 00	
" W. & Elevator..	500 00	500 00	150 00	
" Brick Mfg. Co.,	500 00	400 00	280 00	
American Express Co.,..	500 00	300 00	200 00	
Lyon Co. \$1,600 00; }				
Murray Co. \$1,500 00 }				
Cottonwood Co. \$765; }				
Renville \$390; Pine }	4,400 00	4,400 00	3,425 00	
Co. \$75 00; Cotton- }				
Wood Co. \$70 00.... }				
St. Paul City bond,.....	1,236 00	1,236 00	1,000 00	
Duluth City bond,.....	500 00	300 00	267 68	
Aitken Co., bond,.....	500 00	500 00	280 00	
Nobles Co. School Order.	75 00	75 00	65 00	
Total,	\$513,611 00	\$489,916 00	\$332,429 56	\$332,429 56
Cash in the Company's principal office,.....			3,176 29	
Cash deposited in Bank,.....			78,588 52	
Interest due and accrued on stocks,.....			3,777 93	
Interest due and accrued on collateral loans,.....			11,307 61	
Net premiums in course of collection,.....			63,719 44	
Bills receivable,.....			3,596 81	
All other property belonging to the Company,.....			3,500 00	
Assets of the Company at their actual value,				\$900,983 29

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$21,921 35	
Losses in process of adjustment,.....	36,763 86	
Losses resisted,.....	5,000 00	
Net amount of unpaid losses,.....		\$63,685 21
Re-insurance on fire risks, one year or less,.....	\$172,242 65	
Re-insurance on risks more than one year,.....	90,739 06	
Re-insurance on inland navigation risks,.....	2,661 75	
Amount required to re-insure all outstanding risks,.....		265,643 46
Total liabilities, except capital stock,.....		\$329,328 67
Capital stock,.....		400,000 00
Surplus beyond capital,.....		171,654 62
Total liabilities, including capital and surplus,.....		\$900,983 29

IV. INCOME DURING THE YEAR.

	Fire.	Inland.	
Premiums received in cash,.....	\$471,739 09	\$106,680 28	
Deduct re-insurance, rebate, abatements and return premiums,.....	48,641 04	16,862 97	
Actual cash premiums,.....	\$423,098 05	\$89,817 31	\$512,915 36
Bills and notes for unpaid premiums,.		3,596 81	
From interest on bonds and mortgages.....			11,962 76
From interest on loans and dividends on stocks and bonds,.....			51,641 58
From all other sources,.....			6,335 40
Actual cash income,.....			\$582,855 10

V. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Am't paid for losses, (including \$23,- 326 59 occurring in previous years,....	\$236,839 34	\$73,741 86	
Deduct salvages &c.,.....	61 45	20,269 36	
Net amount paid for losses,.....	\$236,777 89	\$53,472 50	\$290,250 39
Cash dividends,.....			48,000 00
Commissions or brokerage,.....			77,624 68
Salaries and fees,.....			28,119 00
Taxes,.....			13,091 15
All other payments and expenses,.....			34,442 75
Actual cash expenditures,.....			\$491,527 97

VI. MISCELLANEOUS.

	Premiums.
Risks in force having not more than one year to run.....	\$21,277,492 00 \$369,947 31

Having more than one and not more than three years to run,.....	\$5,347,534 00	\$82,705 40
Having more than three years to run,.....	2,479,278 00	46,278 21
	<hr/>	<hr/>
	\$29,104,304 00	\$498,930 92
	Inland.	Premiums.
	323,050 00	5,323 50
Premiums received since the organization of the Company,.....		2,333,094 80
Losses paid since the organization of the Company,.....		1,391,603 07
Cash dividends paid stockholders,.....		172,000 00
Stock owned by directors at date,.....		291,900 00
Loaned to officers and directors,.....		208,041 85
Loaned to stockholders, not officers,.....		151,210 53

Business in Connecticut in 1875.

Fire risks taken, (no inland).....	\$191,768 00
Premiums received on same,.....	4,209 61
Losses paid,.....	1,015 31

SAFEGUARD FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business January 1872.

THOMAS C. DOREMUS, *President.*JAMES YEREANCE, *Secretary.**Attorney in Connecticut, JUDAH FRISBIE, New Haven.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$200,000 00
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II. ASSETS.

Loans on bond and mortgage, (first liens,) not more than one year's interest due,.....	\$20,000 00
Interest accrued on bond and mortgage loans,.....	385 00
Value of the land mortgaged,.....	\$21,000
Buildings (insured for \$24,000),.....	35,000
	<hr/>
	\$56,000

Stocks and Bonds owned by the Company.

U. S. AND STATE STOCKS:—	Par Value.	Market Value
U. S. Currency 6's. reg.....	\$150,000 00	\$183,937 00
U. S. 5-20's, 1867, reg.,.....	60,000 00	71,400 00
U. S. 5 per cent. 1881, coup.,.....	5,000 00	5,850 00
Alabama, 8 per cent.,.....	17,000 00	4,250 00

MUNICIPAL BONDS:—

	Par Value.	Market Value.
New York City 7 per c., consolidated	\$10,000 00	\$11,000 00
“ “ 7 per c., Sin. Fund.,	10,000 00	10,900 00
“ “ 7 per c., assessment.	5,000 00	5,100 00
“ “ 7 per c., assessment.	20,000 00	20,600 00
“ “ 7 per c., assessment.	5,000 00	5,475 00
“ “ 7 per c., assessment.	2,000 00	2,020 00
Total,	\$284,000 00	\$320,532 00
		\$320,532 00

Loans on Collateral.

	Par Value.	Market Value.	Am't. Loaned.
Importers & Traders Nat. Bk	\$3,500 00	\$6,895 00	\$5,000 00
American Exchange N Bank	3,000 00	3,480 00	1,500 00
Chatham National Bank,....	2,150 00	3,010 00	2,000 00
N. Y. Nat. Exchange Bank.	1,000 00	950 00	800 00
New York Gas Light Co.,....	2,000 00	2,800 00	2,400 00
Westchester Gas Light Co.,	1,100 00	1,100 00	850 00
Rich. county Gas Light Co.	2,300 00	2,300 00	1,850 00
U. S. Life Insurance Co.,...	1,500 00	2,700 00	1,500 00
U. S. Life Insurance Co.,...	4,950 00	8,910 00	5,500 00
U. S. Bonds, 1881,.....	1,100 00	1,311 00	1,100 00
U. S. Life Insurance Co.,...	6,250 00	11,250 00	7,000 00
Total,.....	\$28,850 00	\$44,706 00	\$29,500 00
			\$29,500 00

Cash in Company's principal office,.....	4,278 28
Cash deposited in Bank,.....	11,519 49
Interest due and accrued on stocks,.....	606 66
Interest due and accrued on collateral loans,.....	306 38
Net Premiums in course of collection,.....	16,631 56
All other property belonging to the Company,.....	1,800 00
Assets of the Company at their actual value,.....	\$405,559 37

III. LIABILITIES.

Net amount of unpaid losses,.....	\$8,500 00
Re-insurance on fire risks, one year or less,...	\$58,850 71
Re-insurance on inland navigation risks,.....	1,892 61
Amount required to re-insure all outstanding risks,.....	60,743 32
Total liabilities, except capital stock,.....	\$69,243 32
Capital stock,.....	200,000 00
Surplus beyond capital,	136,316 05
Total liabilities, including capital and surplus,.....	\$405,559 37

IV. INCOME DURING THE YEAR.

	Fire.	Inland	
Premiums received in cash,.....	\$149,404 07	\$4,956 36	
Deduct re-insurance, rebate, abatements and return premiums,.....	9,075 93		
Actual cash premiums,.....	\$140,328 14	\$4,956 36	\$145,284 50
From interest on bonds and mortgages,.....			470 16
From interest on loans and dividends on stocks and bonds,.....			18,834 86
From all other sources,.....			2,351 39
Actual cash income,.....			\$166,940 91

V. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Amount paid for losses, (including \$2,- 213 47 occurring in previous years,)..	\$40,245 18	\$1,326 83	
Deduct salvage,,.....	95 64		
Net amount paid for losses,.....	\$40,149 54	\$1,326 83	\$41,476 37
Cash dividends,.....			25,000 00
Commissions or brokerage,.....			21,565 52
Salaries and fees,.....			16,300 00
Taxes,.....			459 53
From all other sources,.....			13,812 31
Actual cash income,.....			\$118,613 73

VI. MISCELLANEOUS.

	Premiums.
Risks in force having not more than one year to run,.....	\$15,729,564 00
	Inland. \$122,875 00
Premiums received since the organization of the Company,.....	542,813 83
Losses paid since the organization of the Company.....	177,971 37
Cash dividends paid stockholders,.....	55,000 00
Stock owned by directors at date,.....	76,100 00
Loaned to officers and directors,.....	19,000 00
Loaned to stockholders not officers,.....	11,000 00

Business in Connecticut in 1875.

Fire risks taken, (no inland).....	\$36,986 00
Premiums received on same,.....	689 46
Losses paid.....	51 04

SHAWMUT INSURANCE COMPANY,

BOSTON, MASS.

Commenced Business September 23, 1875.

L. A. LYON, *President.*WM. S. DENNY, *Secretary.**Attorney in Connecticut, J. D. BROWNE, Hartford.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$500,000 00
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II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. AND STATE STOCKS :—			
United States 6's reg., 1881, gold,....	\$100,000 00	\$119,375 00	
U. S. 5-20's, 6's, coupon,	700 00	815 50	
Massachusetts reg. 5's, gold,.....	100,000 00	112,000 00	
MUNICIPAL BONDS :—			
City of Boston, Water, 5's, gold,.....	100,000 00	111,000 00	
“ Newton, Water, 6's,.....	50,000 00	53,125 00	
“ Fall River, Water, 5's, gold,	40,000 00	42,000 00	
BANK STOCKS :—			
Merchandise National Bank, Boston,	10,000 00	10,000 00	
Chelsea National Bank, Chelsea,.....	1,200 00	1,320 00	
Total,.....	\$401,900 00	\$449,635 50	\$449,635 50
Cash in Company's principal office,.....		7,009 71	
Cash deposited in Bank,.....		65,780 42	
Interest due and accrued on stocks,		2,359 46	
Net premiums in course of collection,.....		11,243 90	
Assets of the Company at their actual value,.....			\$536,028 99

III. LIABILITIES.

Net amount of unpaid losses,.....	\$147 64
Re-insurance on fire risks, one year or less,.....	\$29,549 04
Re-insurance on risks more than one year,.....	3,954 95
Amount required to re-insure all outstanding risks,.....	\$33,503 99
Premiums paid in advance,.....	652 49
Total liabilities, except capital stock,.....	\$34,304 12
Capital stock,.....	500,000 00
Surplus beyond capital,.....	1,724 87
Total liabilities, including capital and surplus,.....	\$536,028 99

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$65,441 86	
Deduct re-insurance, rebate, abatements and return premiums,.....	2,042 59	
Actual cash premiums,.....		\$63,399 27
From interest on loans and dividends on stocks and bonds,.....		5,431 50
Actual cash income,.....		\$68,830 77

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses,.....		\$3,761 95
Commissions or brokerage,.....		7,557 44
Salaries, fees, &c.,.....		10,525 47
Taxes,.....		2,677 39
All other payments and expenses,.....		12,288 98
Actual cash expenditures,.....		\$26,811 23

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$3,862,771 00	\$59,098 09
Having more than one and not more than three years to run,.....	190,400 00	3,161 48
Having more than three years to run,.....	148,900 00	1,737 29
	\$4,202,071 00	\$63,996 86
Premiums received since the organization of the Company,.....		65,441 86
Losses paid since the Company organized,.....		3,761 95
Stock owned by directors at date,.....		195,300 00

Business in Connecticut in 1875.

Fire risks taken (no inland,)..	\$40,575 00
Premiums received on same,.....	829 98

SHOE AND LEATHER INSURANCE COMPANY,

BOSTON, MASS.

Commenced Business January, 1873.

JOHN C. ABBOTT, *President*.HENRY B. WHITE, *Secretary*.*Attorney in Connecticut, J. W. SMITH, Waterbury.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$300,000 00
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II. ASSETS.

Loans on bond and mortgage, (first liens), not more than one year's interest due,.....	80,000 00
Interest accrued on bond and mortgage loans,.....	1,003 36
Value of the land mortgaged,.....	\$27,000 00
Buildings (insured for \$20,500).....	30,000 00
	\$57,000 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. STOCKS :—		
United States 5-20's,.....	\$70,000 00	\$84,525 00
MUNICIPAL BONDS :—		
Cambridge City, 6's,.....	40,000 00	42,000 00
Providence “ 5's, gold,.....	25,000 00	26,250 00
Somerville “ 6's,.....	21,500 00	22,360 00
Boston “ 6's,.....	15,000 00	15,000 00
Woburn, 6's,.....	15,000 00	15,600 00
BANK STOCKS :—		
Shawmut National, Boston,.....	25,300 00	29,854 00
Merchandise “ “	5,000 00	5,000 00
Hamilton “ “	20,000 00	25,000 00
Second “ “	10,000 00	14,000 00
Atlantic “ “	3,100 00	4,030 00
Tremont “ “	11,700 00	13,045 50
Merchants “ “	6,200 00	8,633 50
Blackstone “ “	16,700 00	19,706 00
Atlas “ “	4,700 00	5,593 00
Nat. Bank of the Republic, Boston,.	25,000 00	30,000 00
“ of Redemption “	5,400 00	8,032 50
RAILROAD BONDS :—		
Boston & Albany, 7 per cent,.....	25,000 00	28,125 00
Eastern, 6 per cent.	20,000 00	10,000 00
Total,.....	\$364,600 00	\$406,904 50
		\$406,904 50

Loans on Collateral.

	Market Value.	Par Value.	Amt. Loaned.	
Shawmut National Bank,	\$5,000 00	\$5,900 00	\$2,700 00	
Narragansett S. S. Mtg. bd.	5,000 00	4,750 00	4,500 00	
Total,.....	\$10,000 00	\$10,650 00	\$7,200 00	\$7,200 00
All other loans, (town orders).....				28,000 00
Cash in Company's principal office,.....				941 53
Cash deposited in bank.....				11,765 93
Cash deposited with Brown, Shipley & Co., London,.....				5,593 24
Interest due and accrued on stocks,.....				3,682 51
Interest due and accrued on collateral loans,.....				25 13
Net premiums in course of collection,.....				29,025 78
Bills receivable,.....				37,706 00
All other property belonging to the Company,.....				1,075 25
Assets of the Company at their actual value,.....				\$557,923 23

III. LIABILITIES.

Losses reported and unadjusted,.....	\$10,215 67
Re-insurance on fire risks, one year or less,.....	\$60,092 32
Re-insurance on risks more than one year,.....	40,827 93
Re-insurance on unexpired marine risks,.....	57,072 71
Amount required to re-insure all outstanding risks,.....	157,992 96
Total liabilities except capital stock,	\$168,208 63
Capital stock,.....	300,000 00
Surplus beyond capital,.....	89,714 60
Total liabilities, including capital and surplus,.....	\$557,923 23

IV. INCOME DURING THE YEAR.

	Fire	Marine.	
Premiums received in cash,.....	\$165,098 25	\$59,591 87	
Deduct re-insurance, rebate, abatements and return premiums,.....	15,970 98	5,488 19	
Actual cash premiums,.....	\$149,127 27	\$54,103 68	\$203,230 95
Notes received for unpaid premiums,.....		37,706 00	
From interest on bonds and mortgages,.....			2,100 00
From interest on loans and dividends on stocks and bonds,.....			26,165 04
Actual cash income,.....			\$231,495 99

V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Am't paid for losses, (including \$6,100 occurring in previous years.).....	\$52,386 66	\$45,821 96	\$98,208 62
Cash dividends,.....			30,000 00
Commissions or brokerage,.....			23,123 18

Salaries and fees,	\$12,913 33
Taxes,	4,844 24
All other payments and expenses,	13,644 74
Actual cash expenditures,	\$182,734 11

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,	\$9,193,907 00	\$129,156 70
Having more than one and not more than three years to run,	2,070,376 00	36,255 37
Having more than three years to run,	1,195,890 90	20,837 92
	\$12,460,173 00	\$186,249 99
	Marine.	Premiums.
	1,328,814 00	57,072 71
Premiums received since the organization of the Company,		572,026 15
Losses paid since the organization of the Company,		184,083 53
Cash dividends paid stockholders,		60,000 00
Stock owned by directors at date,		76,200 00
Loaned to officers and directors,		2,700 00

Business in Connecticut in 1875.

Fire risks taken (no inland),	\$303,413 75
Premiums received on same,	3,739 98
Losses paid,	3,961 67

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY,

SPRINGFIELD, MASS.

Commenced Business 1851.

DWIGHT R. SMITH, *President.*

SANFORD J. HALL, *Secretary.*

Attorney in Connecticut, W. E. BAKER, Hartford.

I. CAPITAL.

Capital actually paid up in cash,	\$600,000 00
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II. ASSETS.

Real estate owned by the Company, unencumbered,	\$100,000 00
Loans on bond and mortgage, (first liens) not more than one year's interest due,	415,907 00

Loans on bond and mortgage (first liens) more than one year's interest due,.....	\$19,500 00
Interest due on bond and mortgage loans,.....	15,874 24
Value of the land mortgaged,.....	\$683,000
Buildings (insured for \$239,700).....	490,000
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	\$1,173,000

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
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MUNICIPAL BONDS:—

Charlestown, Mass. City, 6 per c.,....	\$10,000 00	\$10,000 00
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BANK STOCKS:—

Agawam National, Springfield,.....	10,000 00	14,500 00
John Hancock, “.....	5,000 00	6,400 00
Chicopee “.....	10,400 00	16,640 00
Pyncheon “.....	6,700 00	10,720 00
Second “.....	1,400 00	2,450 00
Third “.....	15,000 00	22,500 00
Ware National, Ware,.....	10,000 00	12,500 00
First “ Northampton,.....	3,400 00	4,250 00
Monson “ Monson,.....	1,000 00	1,100 00
Merchants “ Boston,.....	10,000 00	14,000 00
National Bank of Commerce, Boston.	10,000 00	11,500 00
Atlas National “.....	10,000 00	12,000 00
Howard “ “.....	10,000 00	11,100 00
Webster “ “.....	10,000 00	10,000 00
Boylston “ “.....	15,000 00	22,500 00
Eliot “ “.....	10,000 00	11,000 00
National Bank of Commerce, N. Y.	5,000 00	5,900 00

RAILROAD STOCKS:—

Boston & Albany,.....	68,000 00	90,440 00
Boston & Maine,.....	15,000 00	16,350 00
Boston & Providence,.....	20,000 00	29,000 00
Connecticut River,.....	50,000 00	65,000 00
Worcester & Nashua,.....	5,000 00	5,000 00
Michigan Central,.....	20,800 00	12,480 00
N. Y., N. H. & Hartford,.....	70,000 00	94,500 00
N. Y. Central & Hudson River,.....	30,000 00	31,500 00
N. Y. & Harlem,.....	10,000 00	13,000 00
Rome & Watertown, 1st mort. 7's,...	1,700 00	1,700 00
New York & Harlem “ “.....	10,000 00	10,800 00
Morris & Essex “ “.....	8,000 00	8,640 00

Total,.....	\$461,400 00	\$577,470 00	\$577,470 00
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Loans on Collateral.

	Par Value.	Market Value.	Am't Loaned.
L. Erie, Wab. & St. L. R.R.	\$2,000 00	\$1,600 00)	\$1,500 00
Toledo & Illinois R. R.,....	1,000 00	800 00)	
Michigan Central R. R.,....	1,500 00	900 00)	1,700 00
Union Pacific R. R. 8 p. ct.	1,000 00	950 00)	
Charter Oak Life Ins. Co.,	4,000 00	4,000 00	2,366 84
N. Y., N. H. & Hart. R. R.	1,000 00	1,350 00	1,000 00
First Nat. Bank, Hartford,.	1,200 00	1,500 00)	2,600 00
New Britain National Bank,	1,700 00	1,700 00)	
Salisbury Mills, Salisbury,.	1,900 00	1,710 00	1,625 00
St. Joseph & Coun. B. R.R.	9,000 00	8,100 00)	6,500 00
Wason Mfg Co., Springfield,	1,900 00	1,900 00)	
Second Nat. Bk. "	3,000 00	5,250 00	4,000 00
Agawam " "	2,000 00	2,900 00	2,275 00
" " "	2,000 00	2,900 00	2,275 00
Conn. River R. R.,.....	1,000 00	1,000 00	670 50
New Britain Gas Light Co.,	2,000 00	2,000 00	1,950 00
U. S. 6 per cent. coupons,.	2,000 00	2,400 00	2,000 00
Salisbury Mills, Salisbury,	900 00	810 00	750 00
Second Nat. Bk., Springfield	2,000 00	3,500 00	1,500 00
Chicopee " "	800 00	1,280 00	1,140 00
Third " "	500 00	750 00	475 00
Second " Cleveland,	1,100 00	1,375 00	1,045 00
Naugatuck R. R.,.....	1,000 00	1,100 00	950 00
Springfield Gas Light Co.,	2,400 00	3,120 00)	10,225 00
Glasgow Co., S. Had. Falls,	900 00	990 00)	
Agawam Nat. Bk. Springfld	300 00	435 00)	
American Express Co.,.....	6,200 00	3,596 00)	
Westfield Gas Light Co.,...	3,500 00	3,500 00)	
New Britain Gas Light Co.	1,000 00	1,000 00	900 00
Massasoit Paper Mfg Co.,...	5,000 00	6,000 00	5,000 00
" "	7,500 00	9,000 00	7,000 00
" "	24,900 00	29,880 00	25,000 00
Boston & Albany R. R.,....	3,000 00	3,990 00)	3,800 00
Michigan Central R. R.,....	1,300 00	780 00)	
Chapin Bank. & Trust Co.,	2,500 00	2,500 00	2,000 00
New London Northern R.R.	1,000 00	1,100 00	1,000 00
Del. Lack. & Western R.R.	5,000 00	5,750 00	5,000 00
Ames Manufacturing Co.,.	4,000 00	4,000 00	3,000 00
Total,.....	\$115,500 00	\$125,416 00	\$99,247 34
Cash in Company's principal office,.....			5,182 37
Cash deposited in Bank,.....			84,865 03
Interest due and accrued on stocks,.....			7,820 00
Interest due and accrued on collateral loans,.....			3,515 85
Net premiums in course of collection,.....			51,485 91
All other property belonging to the Company,.....			1,012 50
Assets of the Company at their actual value,.....			\$1,381,880 24

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$11,759 12	
Losses reported and unadjusted,.....	33,828 00	
Losses resisted,.....	7,116 67	
	<hr/>	
Net amount of unpaid losses,.....		\$52,698 79
Re-insurance on fire risks, one year or less.....	\$230,981 76	
Re-insurance on risks more than one year,.....	183,018 18	
	<hr/>	
Amount required to re-insure all outstanding risks,.....		413,999 94
	<hr/>	
Total liabilities, except capital stock,.....		\$466,698 73
Capital stock,.....		600,000 00
Surplus beyond capital,.....		315,181 51
	<hr/>	
Total liabilities, including capital and surplus,.....	\$1,381,880 24	

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$666,994 92	
Deduct re-insurance, rebate, abatements and return premiums,.....	61,220 38	
	<hr/>	
Actual cash premiums,.....		\$605,774 54
From interest on bonds and mortgages,.....		19,130 08
From interest on loans and dividends on stocks and bonds,.....		50,635 06
From all other sources,.....		4,308 33
	<hr/>	
Actual cash income,.....		\$679,848 01

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$40,317 26 occur- ring in previous years,).....	\$320,528 64	
Deduct re-insurance,	9,670 71	
	<hr/>	
Net amount paid for losses,.....		\$310,857 93
Cash dividends,.....		60,000 00
Commissions or brokerage,.....		86,686 19
Salaries and fees,.....		27,065 02
Taxes,.....		19,118 14
All other payments and expenses,.....		47,264 04
	<hr/>	
Actual cash expenditures,.....		\$550,991 32

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$26,084,555 00	\$461,963 52
Having more than one and not more than three years to run.....	17,671,046 00	230,690 90
Having more than three years to run,.....	8,835,523 00	115,345 45
	\$62,591,124 00	\$807,999 87
Premiums received since the organization of the Company,.....		8,235,408 00
Losses paid since the Company organized,.....		5,907,317 00
Cash dividends paid stockholders,.....		4,017,042 00
Stock owned by directors at date,.....		207,800 00
Stock dividends declared,.....		100,000 00
Loaned to officers and directors,.....		144,152 00
Loaned to stockholders, not officers,.....		112,915 50

Business in Connecticut in 1875.

Fire risks taken, (no inland).....	\$3,448,949 00
Premiums received on same,.....	45,032 07
Losses paid,.....	24,692 65

STANDARD FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business March 29, 1859.

WILLIAM CRIPPS, *President.*WM. M. STJOHN, *Secretary.**Attorney in Connecticut, JUDAH FRISBIE, New Haven.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$200,000 00
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II. ASSETS.

Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	58,000 00
Interest due and accrued on bond and mortgage loans,	338 32
Value of the land mortgaged,.....	\$73,500
Buildings (insured for \$58,000).....	58,000
	<u>\$131,500</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. STOCKS:—			
United States, 6 per c., 1865, reg....	\$200,000 00	\$234,000 00	
“ 10-40's 1864, reg.,.....	65,000 00	76,050 00	
Total,	\$265,000 00	\$310,050 00	\$310,050 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
Peop. Gas L. Co., Brooklyn,	\$5,000 00	\$4,500 00	\$2,500 00	
Mechanics' Bank, “	5,050 00	7,575 00	9,000 00	
Mechanics' Fire I. Co. “	2,500 00	3,125 00		
Lamar Ins. Co., N. Y.,.....	2,500 00	2,750 00	2,000 00	
Star Fire “ “	2,500 00	2,750 00	2,000 00	
Continental F. Ins. Co. N. Y.	1,000 00	1,200 00	900 00	
American “ “	1,000 00	1,500 00	2,000 00	
Lamar “ “	1,000 00	1,100 00		
United States 5-20's, 1865,...	20,000 00	23,000 00	20,000 00	
Total,	\$40,550 00	\$47,500 00	\$38,400 00	\$38,400 00
Cash in Company's principal office,.....				1,018 81
Cash deposited in Bank,.....				5,127 53
Interest due and accrued on collateral loans,.....				216 32
Net premiums in course of collection,.....				7,177 93
Assets of the Company at their actual value,.....				\$420,328 91

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$278 46	
Losses reported and unadjusted,.....	7,700 00	
Net amount of unpaid losses,.....		\$7,978 46
Re-insurance on fire risks, one year or less,.....	\$52,392 19	
Re-insurance on risks more than one year,.....	6,337 32	
Amount required to re-insure all outstanding risks,.....		58,729 51
Due for salaries, printing, &c.,.....		1,350 00
All other demands against the Company,.....		536 99
Total liabilities, except capital stock,.....		\$68,594 96
Capital stock,.....		200,000 00
Surplus beyond capital,.....		151,733 95
Total liabilities, including capital and surplus,.....		\$420,328 91

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$126,321 57	
Deduct re-insurance, rebate, abatements and return premiums,.....	10,556 63	
Actual cash premiums,.....		\$115,764 94

From interest on bonds and mortgages,.....	\$4,210 59
From interest on loans and dividends on stocks and bonds,.....	16,770 63
Actual cash income,.....	<u>\$136,746 16</u>

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$5,913 32 occurring in previous years,).....	\$27,812 23
Cash dividends,.....	23,200 00
Commissions or brokerage,.....	13,016 64
Salaries and fees,	19,727 97
Taxes,.....	2,342 47
All other payments and expenses,.....	14,862 26
Actual cash expenditures,.....	<u>\$100,961 57</u>

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$13,052,070 28	\$104,784 38
Having more than one and not more than three years to run,.....	776,816 00	9,206 48
Having more than three years to run,.....	116,050 00	1,594 37
	<u>\$13,944,936 28</u>	<u>\$115,585 23</u>
Premiums received since the organization of the company,.....		1,863,638 56
Losses paid since the organization of the company,.....		1,134,100 11
Cash dividends paid stockholders,.....		353,450 00
Stock owned by directors at date,.....		77,200 00
Loaned to officers and directors,.....		11,000 00
Loaned to stockholders, not officers,.....		2,500 00

Business in Connecticut in 1875.

Fire risks taken (no inland,).....	\$411,419 59
Premiums received on same,.....	5,005 99
Losses paid,.....	<u>4,617 97</u>

STANDARD FIRE INSURANCE COMPANY,

TRENTON, N. J.

Commenced Business February 22, 1869.

WILLIAM DOLTON, *President.*JOSEPH B. WRIGHT, *Secretary.**Attorney in Connecticut, C. W. PRESTON, Hartford.*

I. CAPITAL.

Capital actually paid up in cash,	\$200,000 00
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II. ASSETS.

Loans on bond and mortgage, (first liens) not more than one year's interest due,	\$191,079 00
Loans on bond and mortgage, (first liens) more than one year's interest due,	2,500 00
Interest due on bond and mortgage loans,	4,583 46

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. STOCKS :—			
United States 6's, currency,	\$6,000 00	\$7,350 00	
“ 5-20's, 1867,	500 00	613 75	
“ “ 1868,	2,500 00	3,068 75	
MUNICIPAL BONDS :—			
Elizabeth, N. J. City,	2,000 00	1,980 00	
RAILROAD BONDS :—			
Albany & Susquehanna,	1,000 00	1,050 00	
New York & Erie, 1st mortgage,	6,000 00	6,300 00	
RAILROAD STOCKS :—			
United N. J. R. R. & Canal,	15,000 00	20,100 00	
Central Pacific,	5,000 00	5,400 00	
Pennsylvania,	7,500 00	7,950 00	
Total,	\$45,500 00	\$53,812 50	\$53,812 50

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
Mech's. Nat. Bank, Trenton,	\$5,000 00	\$6,000 00	\$5,000 00	
First “ “	5,000 00	6,000 00	5,000 00	
Linden Park L. Assoc. “	1,040 00	1,040 00	600 00	
Washington Market, “	6,700 00	5,360 00	500 00	
Trenton Woolen Co, “	12,500 00	12,500 00	6,300 00	
Mercer Rubber Co., and 7th				
Ward Land Assoc.,	12,250 00	5,400 00	5,000 00	
Trenton Woolen Co.,	6,250 00	6,250 00	2,000 00	
Total,	\$48,740 00	\$42,550 00	\$24,400 00	\$24,400 00

All other loans, (bond and mort. second lien,).....	\$2,000 00	
Cash in Company's principal office,.....		2,460 17
Cash deposited in Bank,.....		14,678 47
Interest due and accrued on stocks.....		1,149 58
Interest due and accrued on collateral loans,.....		425 05
Net premiums in course of collection,.....		22,257 59
Assets of the Company at their actual value,.....		<u>\$317,345 82</u>

III. LIABILITIES.

Net amount of unpaid losses,.....		\$10,438 18
Re-insurance on fire risks, one year or less,.....	\$64,371 12	
Re-insurance on risks more than one year,.....	15,751 21	
Amount required to re-insure all outstanding risks,.....		<u>80,122 33</u>
Total liabilities, except capital stock,.....		\$90,560 51
Capital stock,.....		200,000 00
Surplus beyond capital,.....		<u>26,785 31</u>
Total liabilities, including capital and surplus,.....		<u>\$317,345 82</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$134,678 53	
Deduct re-insurance, rebate, abatements, and return premiums,.....	8,596 76	
Actual cash premiums,.....		<u>\$126,081 77</u>
From interest on bonds and mortgages,.....		15,544 38
From interest on loans and dividends on stocks and bonds,.....		2,107 53
From all other sources,.....		<u>1,217 54</u>
Actual cash income,.....		<u>\$144,951 22</u>

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$10,625 61 occur- ring in previous years),.....	\$69,203 83	
Deduct salvages, &c.....	2,095 55	
Net amount paid for losses,.....		<u>\$67,108 28</u>
Cash dividends,.....		16,000 00
Commissions or brokerage,.....		25,703 45
Salaries and fees,.....		3,508 00
Taxes,.....		2,244 19
All other payments and expenses,.....		<u>7,512 32</u>
Actual cash expenditures,.....		<u>\$122,076 24</u>

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$7,394,818 68	\$128,506 25
Having more than one and not more than three and more than three years to run,.....	1,781,113 00	29,096 25
	<u>\$9,175,931 68</u>	<u>\$157,602 50</u>

Premiums received since the organization of the Company.....	\$278,945 88
Losses paid since the Company organized,.....	96,648 36
Cash dividends paid stockholders,.....	21,000 00
Stock owned by directors at date,.....	132,600 00
Loaned to officers and directors,.....	83,050 00
Loaned to stockholders not officers,.....	7,000 00

Business in Connecticut in 1875.

Fire risks taken, (no inland).....	\$263,097 55
Premiums received on same,.....	5,057 94

STAR FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, December 2, 1864.

NICHOLAS C. MILLER, *President.*JAMES M. HODGES, *Secretary.**Attorney in Connecticut, C. C. KIMBALL, Hartford.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$200,000 00
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II. ASSETS.

Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	\$154,400 00
Interest due on bond and mortgage loans,.....	2,155 50
Value of the land mortgaged,.....	\$245,000
Buildings (insured for \$143,500).....	180,000
	<u>\$425,000</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. 5-20's, 1865, coup. old,....	\$10,000 00	\$11,600 00	
“ “ “ new,.....	105,000 00	122,850 00	
“ “ 1867, registered,.....	10,000 00	12,275 00	
Total,.....	<u>\$125,000 00</u>	<u>\$146,725 00</u>	\$146,725 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.
Park Fire Ins. Co.,.....	\$500 00	\$830 00	\$4,100 00
Citizens Bank,.....	1,875 00	2,735 00	
Produce Bank,.....	1,000 00	1,000 00	
Bergen Co. Bank,.....	1,000 00	1,000 00	

	Par Value.	Market Value.	Am't Loaned.
Dry Goods Bank,.....	\$1,000 00	\$1,000 00)	\$1,350 00
Security Bank,.....	1,000 00	700 00)	
Bridgeport Mfg. Co.....	1,500 00	1,125 00	1,000 00
North River Bank,.....	2,500 00	2,000 00)	2,500 00
Park Fire Ins. Co.....	600 00	996 00)	
Jersey City Fire Ins. Co	2,500 00	3,000 00	1,600 00
N. J. Central R. R. Co.,	5,000 00)		
" "	1,600 00)	7,590 00)	
" "	3,000 00	3,150 00 -	12,300 00
German American Bank,	4,500 00	3,315 00)	
Shoe & Leather Bank,....	1,200 00	1,860 00)	
Morris & Essex R. R. Co.	100 00	90 00	3,000 00
Del. Lack. & W. R. R.,	1,600 00	1,900 00)	
Standard Fire Ins. Co.,	1,000 00	1,220 00	1,000 00
Manufacturers Bk. B'kn.	1,200 00	1,200 00)	1,400 00
N. Y. Nat. Exchange Bk.	500 00	525 00)	
Manuf'trs & Merh'ts. Bk.	3,000 00	2,250 00)	
Citizens Fire Ins. Co.,..	400 00	640 00	
" " Scrip	200 00	200 00	7,000 00
Imp. & Traders F. I. Co.,	500 00	600 00)	
Firemens Fund " "	250 00	250 00	
American Fire Ins. Co.,	2,500 00	3,750 00)	
Am. Mer. & U. Express.,	500 00	450 00)	
Brew's. & Malts. F. I. Co.	1,000 00	1,000 00)	
Empire City " "	1,000 00	1,300 00)	5,500 00
German American Bank.	2,500 00	1,875 00)	
Brew's. & Malts. F. I. Co.,	2,000 00	2,000 00)	
Resolute Fire Ins. Co.,..	500 00	500 00	400 00
North River Bank,.....	6,550 00	5,240 00)	5,000 00
Imp. & Traders F. I. Co.	1,400 00	680 00)	
New Jersey R. R. Co....	6,300 00	8,190 00	6,800 00
Bank of Metropolis,.....	6,000 00	6,300 00	5,000 00
Staten Island R. R. Co ,	2,000 00)		
" "	2,000 00)	4,000 00)	
Hoboken City, bonds.....	900 00	900 00 -	4,600 00
Richmond County bds.,6	500 00	500 00)	
Citizens Steamboat Co.,	10,000 00	10,000 00)	
North River Bank,.....	2,500 00	2,000 00 -	10,000 00
National Express,.....	5,000 00	5,250 00)	
Gebhard Fire Ins. Co.,..	1,000 00	1,000 00)	1,200 00
U. S. 5-20's 1864,.....	500 00	580 00)	
Farragut Fire Ins. Co.,..	1,000 00	1,200 00	900 00
Metropolitan " "	1,500 00	1,350 00	1,000 00
Manufacturers & B. Bk.	2,000 00	800 00	700 00
American Fire Ins. Co.,	500 00	750 00)	
Rutgers " "	1,000 00	1,800 00 -	2,000 00
Manuf. & Merch. Bank.,	1,000 00	750 00)	
City Bank of Plainfield.,	2,500 00	2,500 00	2,250 00
Grocers Bank,.....	10,400 00	10,400 00	1,000 00
Brew's. & Malts. F. I. Co.	1,000 00	1,000 00	800 00
Total,	\$113,075 00	\$115,241 00	\$82,400 00
			\$82,460 00

Cash in the Company's principal office,.....	\$2,908 76
Cash deposited in Bank,.....	20,052 97
Interest due and accrued on collateral loans,.....	997 53
Net premiums in course of collection.....	15,085 94
Assets of the Company at their actual value,.....	<u>\$424,725 70</u>

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$5,674 78
Losses in process of adjustment,.....	7,150 00
Losses resisted,.....	3,416 51
Net amount of unpaid losses,.....	<u>\$16,241 29</u>
Re-insurance on fire risks, one year or less,.....	\$80,075 08
Re-insurance on risks more than one year,.....	7,281 37
Re-insurance on inland navigation risks,.....	902 03
Amount required to re-insure all outstanding risks,.....	88,258 48
Due and accrued for salaries, &c.,.....	833 33
All other demands against the Company,.....	46 00
Total liabilities, except capital stock,.....	<u>\$105,379 10</u>
Capital stock,.....	200,000 00
Surplus beyond capital,.....	119,346 60
Total liabilities, including capital and surplus,.....	<u>\$424,725 70</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$179,794 54
Deduct re-insurance, rebate, abatements and return premiums,.....	<u>13,175 46</u>
Actual cash premiums,.....	\$166,619 08
From interest on bonds and mortgages,.....	11,542 13
From interest on loans and dividends on stocks and bonds,.....	14,623 76
From all other sources,.....	138 45
Actual cash income,.....	<u>\$192,923 42</u>

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$12,500 00 occurring in previous years,).....	\$67,179 67
Cash dividends,.....	25,000 00
Commissions or brokerage,.....	11,232 99
Salaries and fees,.....	20,325 29
Taxes,.....	4,739 86
All other payments and expenses,.....	33,072 62
Actual cash expenditures,.....	<u>\$161,550 43</u>

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$16,674,493 00	\$160,150 16
Having more than one and not more than three years to run,.....	1,041,135 00	12,135 62
Having more than three years to run,.....	100,900 00	1,503 38
	<u>\$17,816,526 00</u>	<u>\$173,789 16</u>
Premiums received since the organization of the Company,.....		1,685,180 08
Losses paid since the organization of the Company,.....		930,571 59
Cash dividends paid stockholders,.....		179,791 77
Stock owned by directors at date,.....		98,600 00
Loaned to directors,.....		25,450 00
Loaned to stockholders, not officers,.....		1,600 00

Business in Connecticut in 1875.

Fire risks taken ,.....	\$248,296 00
Premiums received on same,.....	4,281 46
Losses paid,.....	3,516 78

TRADERS FIRE INSURANCE COMPANY,

CHICAGO, ILL.

Commenced Business February, 1865.

SIDNEY S. KENT, *President.*ROBERT J. SMITH, *Secretary.**Attorney in Connecticut.* RALPH GILLET, Hartford.

I. CAPITAL.

Capital actually paid up in cash,.....	\$500,000 00
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II. ASSETS.

Real estate owned by the Company, unencumbered,.....	\$10,000 00
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Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. STOCKS :—		
United States 10-40's, reg.,.....	\$500,000 00	\$585,000 00
MUNICIPAL BONDS :—		
Chicago City,.....	10,000 00	10,450 00
“ “ certificates,.....	826 71	826 71
Cook County,.....	52,500 00	55,125 00
Evanston Water Loan,.....	21,000 00	21,000 00
Hyde Park,.....	5,000 00	5,000 00
Total,.....	<u>\$589,326 71</u>	<u>\$677,401 71</u>

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
A. E. Neeley & Co. call loan,.	\$1,050 00	\$1,050 00	\$550 00	
N. H. Warner & Co. City				
National Bank,.....	11,000 00	13,750 00	11,000 00	
Chicago Packing & Prov. Co.,	10,000 00	14,625 00	10,000 00	
Total,.....	\$22,050 00	\$29,425 00	\$21,000 00	\$21,000 00
Cash in Company's principal office,.....				2,637 25
Cash deposited in Bank,.....				63,772 49
Interest due and accrued on stocks,.....				307 34
Interest due and accrued on collateral loans,.....				57 75
Net premiums in course of collection,.....				28,438 00
All other property belonging to the Company,.....				12,205 51
Assets of the Company at their actual value,.....				\$815,820 05

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$24,905 31	
Losses reported and unadjusted,.....	6,030 00	
Total,.....	\$30,935 31	
Deduct re-insurance,.....	1,972 70	
Net amount of unpaid losses,.....		\$28,962 61
Re-insurance on fire risks, one year or less,.....	\$110,414 06	
Re-insurance on risks more than one year,.....	16,911 24	
Premiums on unexpired marine risks,.....	1,109 75	
Amount required to re-insure all outstanding risks,.....		128,435 05
Total liabilities, except capital stock,.....		\$157,397 66
Capital stock,.....		500,000 00
Surplus beyond capital,.....		158,422 39
Total liabilities including capital and surplus,.....		\$815,820 05

IV. INCOME DURING THE YEAR.

	Fire.	Marine.	
Premiums received in cash,.....	\$358,625 51	\$68,827 96	
Deduct re-insurance, rebate, abatements and return premiums,.....	77,824 93	23,908 20	
Actual cash premiums,.....	\$280,800 58	\$44,919 76	\$325,720 34
From interest on loans and dividends on stocks and bonds,.....			37,303 32
From all other sources,.....			7,478 05
Actual cash income,			\$370,501 71

V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Amount paid for losses, (including \$18,- 398 43 occurring in previous years,....	\$102,660 79	\$53,896 48	
Deduct salvages, &c.,.....	1,282 13	18,584 54	
Net amount paid for losses,.....	\$101,378 66	\$35,311 94	\$136,690 60

Cash dividends,.....	\$60,000 00
Commissions or brokerage,.....	42,720 37
Salaries and fees,.....	24,249 71
Taxes,.....	10,326 91
All other payments and expenses,.....	30,711 31
Actual cash expenditures,.....	\$304,698 90

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$14,162,967 72	\$220,828 12
Having more than one and not more than three years to run,.....	1,462,196 00	21,902 29
Having more than three years to run,.....	315,675 00	5,476 16
	\$15,940,838 72	\$248,206 57
	Marine.	Premiums
	148,943 00	1,109 75
Premiums received since the organization of the Company,.....		1,483,409 88
Losses paid since the organization of the Company,.....		786,157 88
Cash dividends paid stockholders,.....		170,000 00
Stock owned by directors at date,.....		169,300 00
Loaned to officers and directors,.....		10,000 00

Business in Connecticut in 1875.

Fire risks taken, (no inland).....	\$264,380 00
Premiums received on same,.....	3,024 71
Losses paid,.....	2 58

UNION FIRE AND MARINE INSURANCE COMPANY,

GALVESTON, TEXAS.

Commenced Business July, 1854.

I. DYER, *President.*WILLIAM F. BEERS, *Secretary.**Attorney in Connecticut, C. C. KIMBALL, Hartford*

I. CAPITAL.

Capital actually paid up in cash,.....	\$200,000 00
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II. ASSETS.

Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	\$13,500 00
Interest accrued on bond and mortgage loans,.....	233 33
Value of the land mortgaged,.....	\$22,500
Buildings (insured for \$2,000).....	11,500
	\$34,000

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
STATE STOCK :—		
State of Texas 10 per c.,.....	\$8,480 00	\$8,480 00
MUNICIPAL BONDS :—		
City of Galveston, 10 per c. spec dept	10,000 00	9,500 00
City of Galveston fire department,...	2,000 00	1,600 00
City of Galveston, harbor improv,....	6,900 00	7,038 00
RAILROAD BONDS :—		
Galveston City R. R.....	10,000 00	10,000 00
RAILROAD STOCKS :—		
Gulf Colorado & Santa Fe R. R.,.....	5,000 00	5,000 00
MISCELLANEOUS :—		
Southern Cotton Press Mfg. Co.,.....	15,000 00	15,000 00
Galveston Wharf Co.,.....	58,000 00	58,760 00
Texas Cotton Press Mfg. Co.,.....	5,000 00	5,000 00
Total.....	\$120,380 00	\$120,378 00
		\$120,378 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
Island City Savings Bk.,	\$2,400 00	\$2,184 00	\$2,000 00
Galveston City R. R.,...	10,350 00	2,587 50	5,500 00
Island City Savings Bk.	4,000 00	3,640 00	
Galveston Wharf Co.,....	6,000 00	3,240 00	2,750 00
Galveston City R. R.,...	26,000 00	6,500 00	5,600 00
Galveston Gas Co.,.....	4,104 00	5,822 00	5,000 00
First Nat. Bk. Galveston	1,000 00	1,170 00	1,000 00
Island City Savings Bk.,	800 00	728 00	1,250 00
Galveston City R. R.,...	750 00	187 50	
Gulf loan & Homestead Co	880 00	780 00	2,500 00
Texas cot. press mfg. Co.	1,000 00	1,000 00	
Galveston Insurance Co.	1,000 00	1,020 00	
Galveston City, St. Imp.	1,000 00	910 00	
Galveston Wharf Co.,....	8,500 00	4,590 00	4,320 00
Island City Sav. Bank,...	600 00	546 00	1,400 00
Galveston Gas Co.,.....	550 00	781 00	
Southern Cot. Press Mfg.	1,500 00	1,095 00	5,000 00
National Bank, Texas,...	5,000 00	5,600 00	
1st. Nat. Bk. Galveston,.	1,000 00	1,170 00	3,100 00
National Bank, Texas,...	400 00	448 00	
Galveston City R. R. Co.	2,150 00	537 50	
“ Company.	1,000 00	2,875 00	
Harbor Improvement,...	200 00	204 00	1,700 00
So. Cotton Press Mfg....	3,200 00	2,336 00	
Galveston City R. R. Co.	10,500 00	2,625 00	2,150 00
1st Nat. Bk. Galveston,.	1,500 00	1,755 00	1,200 00
Galveston St. Improv....	2,500 00	2,375 00	1,800 00
Gulf Loan & Hom'd Co.	3,080 00	2,730 00	2,200 00
So. Cotton Press Mfg....	5,300 00	3,869 00	3,000 00
“ “	5,000 00	3,650 00	750 00

	Par Value.	Market Value.	Am't Loaned.	
Gulf Loan & Hom'td. Co.	\$440 00	\$390 00	\$250 00	
Galveston Gas Co.,.....	1,250 00	1,775 00	1,400 00	
“ Wharf Co.,....	5,400 00	2,916 00	2,000 00	
1st Nat. Bk. Galveston, .	1,000 00	1,170 00	1,000 00	
Galveston Gas Co.,.....	1,350 00	1,717 00	1,500 00	
Texas Banking & I. Co.,	5,500 00	5,005 00	4,554 50	
Total,.....	\$126,200 00	\$79,928 50	\$62,924 50	\$62,924 50
All other loans, (Allen Poole & Co's. debt secured by Trust deed),				9,000 00
Cash in Company's principal office,.....				163 99
Cash deposited in Bank,.....				36,513 87
Interest due and accrued on stocks,.....				850 18
Interest due and accrued on collateral loans,.....				116 64
Net premiums in course of collection,.....				5,203 36
All other property belonging to the Company,.....				631 58
Assets of the Company at their actual value,.....				\$249,515 45

III. LIABILITIES.

Losses reported and unadjusted,.....	\$5,000 00	
Deduct re-insurance,.....	3,000 00	
Net amount of unpaid losses,.....		\$2,000 00
Re-insurance on fire risks, one year or less,.....	\$27,619 24	
Re-insurance on risks more than one year.....	2,992 35	
Re-insurance on unexpired marine risks,.....	521 79	
Amount required to re-insure all outstanding risks,.....		31,133 38
Cash dividends remaining unpaid,.....		210 00
Total liabilities, except capital stock,.....		\$33,343 38
Capital Stock,		200,000 00
Surplus beyond capital,.....		16,172 07
Total liabilities, including capital and surplus,.....		\$249,515 45

IV. INCOME DURING THE YEAR.

	Fire.	Marine.	
Premiums received in cash,.....	\$141,023 91	\$23,276 13	
Deduct re-insurance, rebate, abatements and return premiums,	75,438 72	7,563 00	
Actual cash premiums,.....	\$65,585 19	\$15,713 13	\$81,298 32
From interest on loans and dividends on stocks and bonds,			22,459 60
From all other sources,.....			629 39
Actual cash income,.....			\$104,387 31

V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Am't paid for losses, (including \$589- 65 occurring in previous years),.....	\$36,035 13	\$28,033 70	
Deduct salvages &c.,.....	14,559 45	4,954 72	
Net amount paid for losses,.....	\$21,475 68	\$23,078 98	\$44,554 66

Cash dividends,.....	\$19,790 00
Commissions or brokerage,.....	11,319 30
Salaries and fees,.....	9,245 71
Taxes,.....	8,617 88
All other payments and expenses,.....	5,187 93
Actual cash expenditures,.....	\$98,715 48

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,	\$3,120,688 00	\$55,238 49
Having more than one and not more than three years to run,.....	218,334 00	5,291 43
Having more than three years to run,.....	2,520 00	68 00
	\$3,341,542 00	\$60,597 92
	Marine.	Premiums
	35,801 00	523 05
Premiums received since the organization of the Company,.....		764,758 00
Losses paid since the organization of the Company.....		415,604 00
Cash dividends paid stockholders,.....		90,000 00
Stock owned by directors at date,.....		52,200 00
Cash dividends declared,.....		177,500 00
Loaned to officers and directors,.....		16,700 00
Loaned to stockholders not officers,.....		2,000 00

Business in Connecticut in 1875.

Fire risks taken, (no inland).....	\$82,547 00
Premiums received on same,.....	1,563 21
Losses paid.....	1,171 67

WESTCHESTER FIRE INSURANCE COMPANY,

NEW ROCHELLE, N. Y.

Commenced Business January 1, 1870.

GEORGE J. PENFIELD, *President.*GEORGE R. CRAWFORD, *Secretary.**Attorney in Connecticut,* GEORGE R. COWLES, Norwalk.

I. CAPITAL.

Capital actually paid up in cash,.....	\$250,000 00
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II. ASSETS.

Real estate owned by the Company, unencumbered,.....	\$25,000 00
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Loans on bond and mortgage, (first liens,) not more than one year's interest due,.....	\$190,800 00
Interest accrued on bond and mortgage loans,.....	5,043 27
Value of the land mortgaged,.....	\$216,000
Buildings (insured for \$238,550),.....	296,600
	<hr/> \$512,600

Stocks and Bonds owned by the Company.

	Par Value.	Market Value,	
U. S. AND STATE STOCKS:—			
United States 5-20's, 1865, reg.....	\$265,000 00	\$312,800 00	
“ 6's, 1881. reg.....	15,000 00	18,450 00	
“ 10-40's, reg.....	10,000 00	11,800 00	
“ 5-20's, reg.....	65,500 00	78,502 50	
New York State Bounty bonds,.....	14,000 00	15,120 00	
MUNICIPAL BONDS:—			
Eastchester Town,.....	25,000 00	25,750 00	
White Plains Village,.....	10,000 00	10,350 00	
Westchester County,.....	4,000 00	4,070 00	
BANK STOCK:—			
Manufacturers & Merchants,.....	6,000 00	6,000 00	
RAILROAD BONDS:—			
Central Pacific,.....	20,000 00	21,600 00	
Chesapeake & Ohio,.....	10,000 00	3,300 00	
Total,	\$444,500 00	\$507,742 50	\$507,742 50

Loans on Collateral.

	Par Value.	Market Value.	Am't. Loaned.	
Central Bank, Westchester, \$1,900 00	\$1,900 00			
Taylor Iron Works,.....	2,500 00	1,500 00	\$2,500 00	
Harlem & Fordham R. R.,	3,000 00	1,200 00		
Citizens Bank, N. Y.....	5,000 00	6,500 00	3,500 00	
Huguenot Park Assoc.....	5,000 00	5,000 00	3,000 00	
Westchester Town bond,...	1,000 00	1,000 00	500 00	
Pacific Bank,.....	1,000 00	1,300 00		
“	300 00	420 00	1,500 00	
United States 5-20's.....	250 00	290 00	250 00	
N. Y., N. H., & Htfd. R. R.	2,500 00	3,750 00	600 00	
Bond and Mortgage,.....	500 00	500 00	500 00	
Total,.....	\$22,950 00	\$23,360 00	\$12,350 00	\$12,350 00
Cash in Company's principal office,.....				4,278 92
Cash deposited in Bank,.....				48,555 94
Interest due and accrued on collateral loans,.....				530 22
Net Premiums in course of collection.....				65,399 64
Assets of the Company at their actual value,.....				<hr/> \$859,700 49

III. LIABILITIES.

Losses adjusted and unpaid,	\$13,846 19	
Losses reported and unadjusted,.....	14,153 81	
Losses resisted,.....	12,000 00	
	<hr/>	
Net amount of unpaid losses,.....		\$40,000 00
Re-insurance on fire risks, one year or less,...	\$248,526 27	
Re-insurance on fire risks, more than one year.....	140,687 50	
	<hr/>	
Amount required to re-insure all outstanding risks,.....		389,213 77
		<hr/>
Total liabilities, except capital stock,.....		\$429,213 77
Capital stock,.....		250,000 00
Surplus beyond capital.		180,486 72
		<hr/>
Total liabilities, including capital and surplus,.....		\$859,700 49

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$838,920 90	
Deduct re-insurance, rebate, abatements and return premiums,.....	80,642 70	
	<hr/>	
Actual cash premiums,.....		\$758,278 20
From interest on bonds and mortgages,.....		13,419 60
From interest on loans and dividends on stocks and bonds,.....		30,005 82
		<hr/>
Actual cash income,.....		\$801,703 62

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$26,419 60 occur- ring in previous years,).....	\$406,596 08	
Deduct re-insurance,.....	3,953 23	
	<hr/>	
Net amount paid for losses,.....		\$402,642 85
Cash dividends,.....		22,889 34
Commissions or brokerage,.....		124,838 96
Salaries and fees,.....		27,665 02
Taxes,.....		16,823 92
All other payments and expenses,.....		87,508 70
		<hr/>
Actual cash expenditures,.....		\$682,368 79

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$53,075,192 00	\$559,035 80
Having more than one and not more than three years to run,.....	17,062,487 00	164,442 57
Having more than three years to run,.....	1,975,127 00	23,103 04
	<hr/>	
	\$72,112,806 00	\$746,581 41
Premiums received since the organization of the Company,.....		4,294,359 24
Losses paid since the organization of the Company,.....		2,212,354 24

Cash dividends paid stockholders,.....	\$100,500 00
Stock owned by directors at date,.....	102,550 00
Stock dividends declared,.....	50,000 00
Loaned to officers and directors,.....	11,000 00
Loaned to stockholders, not officers,.....	16,000 00

Business in Connecticut in 1875.

Fire risks taken (no inland),.....	\$2,946.819 00
Premiums received on same,.....	31,895 81
Losses paid,.....	14,923 71

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY,

BROOKLYN, N. Y.

Commenced Business March, 1853.

EDMUND DRIGGS, *President.*

N. W. MESEROLE, *Secretary.*

Attorney in Connecticut, C. M. WEBSTER, Hartford.

I. CAPITAL.

Capital actually paid up in cash,.....	\$250,000 00
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II. ASSETS.

Real estate owned by the Company, unencumbered,.....	\$84,377 25
Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	312,790 00
Loans on bond and mortgage, (first liens) more than one year's interest due,.....	4,300 00
Interest accrued on bond and mortgage loans.....	3.911 77
Value of the land mortgaged,.....	\$322,725
Buildings (insured for \$252,500',.....	361,500
	\$684,225

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. STOCK:—		
U. S. registered 5-20's, 1865,.....	\$30,000 00	\$34,800 00
U. S. registered 6's, 1881,.....	60,000 00	72,000 00
U. S. Currency 6's,.....	40,000 00	48,800 00
U. S. 10-40's,.....	25,600 00	29,250 00
BANK STOCKS:—		
Mech. & Traders Bk. Greenpoint.,	3,000 00	3,000 00
Nassau Nat. Bank, Brooklyn,.....	1,000 00	1,650 00

	Par Value.	Market Value.	
Long Island Bank, Brooklyn,.....	\$5,000 00	\$6,650 00	
First Nat. "	3,000 00	5,700 00	
RAILROAD BONDS:—			
Grand St. & Newtown R. R.....	25,000 00	18,750 00	
MISCELLANEOUS:—			
Union Ferry Company,.....	10,600 00	14,310 00	
Peoples Gas Light Co. Brooklyn,.	26,000 00	26,260 00	
Metropolitan G. L. Co. Brooklyn,.	5,000 00	5,250 00	
Citizens Gas Light Co. Brooklyn,.	7,120 00	11,071 60	
Total,	\$240,720 00	\$277,491 60	\$277,491 60

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.
Manuf. Nat. Bank, N. Y.,...	\$3,000 00	\$3,000 00	\$2,000 00
First Nat. Bank, Brooklyn,.	3,000 00	5,700 00)	7,000 00
Brooklyn C. & N.R. R. 1st m	4,000 00	3,720 00)	
Pacific Bank, New York,...	3,000 00	4,710 00)	5,000 00
Metrop. Gas Co. Brooklyn,	2,000 00	2,100 00)	
Peoples Gas Co. Brooklyn,.	1,000 00	1,010 00	750 00
South Side R. R., Co., L. I.,	6,250 00	3,000 00	3,000 00
secured by decree of Su- preme Ct. ordering amt pd			
Delaware & Hudson Canal,...	2,200 00	2,728 00	1,500 00
Delaware & Hudson Canal,...	1,300 00	1,612 00	1,000 00
Grand St. & Newtown R. R.	1,000 00	950 00	800 00
Oneida National Bank,.....	1,000 00	1,400 00	900 00
Town of Volney, N. Y.....	1,000 00	900 00	650 00
Bank of State of New York.	600 00	630 00	250 00
Grand St. & Newtown R. R.	1,000 00	750 00	600 00
Manuf. Nat. Bank, N. Y.,...	1,200 00	1,200 00	1,000 00
Merchants Insurance Co.,...	2,000 00	4,000 00	1,500 00
Park Avenue R. R.,.....	2,000 00	1,800 00)	
Brooklyn C., Hunters Point & Prospect Park R. R.,....	1,000 00	925 00)	2,000 00
Brooklyn Gas Light Co.,....	6,000 00	13,500 00	10,000 00
Lehigh Coal & Nav. Co.,....	500 00	515 00	400 00
First Nat. Bank, Brooklyn,.	1,300 00	2,470 00	1,000 00
United States 5-20's,.....	400 00	460 00	350 00
Broadway R. R., Brooklyn,.	2,000 00	2,000 00	1,600 00
Union Ferry Company,.....	600 00	810 00	600 00
Mechanics Bank Brooklyn,.	1,250 00	2,187 50)	
Certificate of Balti. Gas Co.	1,000 00	1,000 00	10,000 00
Balti. Gas Co., Balti. Md.,.	7,500 00	11,250 00)	
Lafayette Ins. Co. Brooklyn	1,500 00	2,250 00)	1,350 00
Peoples G. L. Co. Brooklyn	500 00	505 00)	
First Nat. Bank, Brooklyn,.	1,000 00	1,900 00)	2,000 00
Broadway R. R., Brooklyn,	1,000 00	1,550 00)	
Cypress Hill Cemetary Lots,	15,000 00	15,000 00	5,000 00
Total,	\$76,100 00	\$95,532 50	\$60,250 00

Cash in Company's principal office,.....	\$107 80
Cash deposited in Bank,.....	39,377 05
Interest due and accrued on stocks,.....	2,061 66
Interest due and accrued on collateral loans,.....	922 06
Net premiums in course of collection,.....	34,665 93
All other property belonging to the Company,.....	1,778 62
Assets of the Company at their actual value,.....	\$822,033 74

III. LIABILITIES.

Losses reported and unadjusted,.....	10,854 58
Losses resisted,.....	3,200 00
Net amount of unpaid losses,.....	\$14,054 58
Re-insurance on fire risks, one year or less,.....	\$153,858 98
Re-insurance on risks more than one year,.....	27,430 97
Amount required to re-insure all outstanding risks,.....	\$181,289 95
Due for salaries, printing &c.,	2,583 33
Total liabilities, except capital stock,.....	\$197,927 86
Capital stock,.....	250,000 00
Surplus beyond capital,.....	374,105 88
Total liabilities, including capital and surplus,.....	\$822,033 74

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$418,008 29
Deduct re-insurance, rebate, abatements and return premiums,.....	19,655 61
Actual cash premiums,.....	\$398,352 68
From interest on bonds and mortgages,.....	24,398 44
From interest on loans and dividends on stocks and bonds,.....	16,930 20
From all other sources,.....	1,192 68
* Actual cash income,.....	\$440,874 00

V. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.
Amount paid for losses,(including \$16,- 404.17 occurring in previous years),..	\$143,396 49	\$1,193 70
Deduct Salvages &c.,.....	3,084 30	
Net amount paid for losses,.....	\$140,312 19	\$1,193 70
Cash dividends,.....		50,018 00
Commissions or brokerage,.....		60,114 68
Salaries, fees, &c.,.....		44,955 61
Taxes,.....		7,636 82
All other Payments and Expenditures,.....		53,001 47
Actual cash expenditures,.....		\$357,232 47

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,	\$46,463,533 00	\$317,483 15
Having more than one and not more than three years to run,	3,009,763 00	29,973 08
Having more than three years to run,	783,530 00	9,967 37
	<hr/> \$50,256,826 00	<hr/> \$357,423 60
Premiums received since the organization of the Company,		4,500,415 35
Losses paid since the Company organized,		2,534,105 49
Cash dividends paid stockholders,		465,000 00
Stock owned by directors at date,		97,200 00
Loaned to officers and directors,		30,200 00
Loaned to stockholders not officers,		9,650 00

Business in Connecticut in 1875.

Fire risks taken (no inland,) ..	\$958,415 80
Premiums received on same,	10,986 89
Losses paid,	7,470 80

MUTUAL FIRE
INSURANCE CO'S OF OTHER STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-
MENTS, SHOWING THEIR CONDITION ON THE
31ST DAY OF DECEMBER, 1875.

AMERICAN MUTUAL INSURANCE COMPANY,

NEWARK, N. J.

Commenced Business April 1, 1846.

S. G. GOULD, *President.*

FRED. H. HARRIS, *Secretary.*

Attorney in Connecticut, CHARLES WILSON, New Haven.

II. ASSETS.

Real estate owned by the Company. unencumbered,.....	\$79,620 59
Loans on bond and mortgage, (first liens), not more than one year's interest due,.....	940,449 77
Loans on bond and mortgage, (second liens) not more than one year's interest due,.....	\$5,000
Loans on bond and mortgage, (first liens) more than one year's interest due,	53,550 00
Interest accrued on bond and mortgage loans,	17,243 09
Value of the land mortgaged.....)	\$2,910,300 00
Buildings (insured for \$1,212,525).....)	

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. STOCKS :—		
United States 5's, 1881, registered,.....	\$75,000 00	\$86,112 50
Cash in Company's principal office,.....		3,185 71
Cash deposited in bank,.....		42,418 47
Net premiums in course of collection.....		11,123 89
All other property belonging to the Company,.....		504 16
Company's scrip purchased (available as cash,).....	\$72,063 91	
Assets of the Company at their actual value,.....		\$1,234,208 18

III. LIABILITIES.

Losses reported and unadjusted,.....	\$5,500 00
Re-insurance on fire risks, one year or less,.....	\$87,060 77
Re-insurance on risks more than one year,.....	16,950 21
Amount required to re-insure all outstanding risks,.....	104,010 98

Amount reclaimable by the insured on perpetual policies,.....	\$237 50
Cash dividends to scripholders remaining unpaid,.....	15,843 00
All other demands against the Company,.....	6,738 00
Total liabilities,	\$132,329 48
Amount due scripholders,.....	632,435 00
Surplus over scrip,.....	469,443 70
Total liabilities including surplus,.....	\$1,234,208 18

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$205,189 22
Deduct re-insurance, rebate, abatements and return premiums,.....	9,165 12
Actual cash premiums,.....	\$196,024 10
From interest on bonds and mortgages,.....	83,424 35
Rents,.....	4,275 00
Actual cash income,.....	\$283,723 45

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$2,920 18 occurring in previous years,...	\$35,207 36
Deduct salvages, &c.,.....	82 65
Net amount paid for losses,.....	\$35,124 71
Cash dividends,.....	113,477 08
Commissions or brokerage,.....	24,108 73
Salaries and fees,.....	30,139 95
Taxes,.....	4,260 43
All other payments and expenses,.....	17,400 56
Actual cash expenditures,.....	\$224,511 46

VI. MISCELLANEOUS.

	To Policyholders.	
Scrip dividends declared to date,....	\$632,435 00	Premiums.
Risks in force having not more than one year to run,.....	\$22,010,377 00	\$174,104 04
Having more than one and not more than three years to run,.....	1,072,957 00	12,414 31
Having more than three years to run,.....	1,129,954 00	15,114 86
Perpetual risks in force, and interest premiums,...	6,000 00	17 50
	\$24,219,288 00	\$201,650 71
Premiums received since the organization of the Company,.....	2,289,709 99	
Losses paid since the organization of the Company,.....	543,756 04	
Cash dividends paid stockholders,.....	597,848 51	
Loaned to officers and directors,.....	11,100 00	

Business in Connecticut in 1875.

Fire risks taken (no inland),.....	\$137,380 00
Premiums received on same,.....	1,823 25

HOLYOKE MUTUAL FIRE INSURANCE COMPANY,

SALEM, MASS.

Commenced Business May 23, 1843.

AUGUSTUS STORY, *President.*

THOMAS H. JOHNSON, *Secretary.*

Attorney in Connecticut, S. T. HOLBROOK, Norwich.

II. ASSETS.

Real estate owned by the Company unencumbered,.....	\$55,000 00
Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	6,500 00
Interest accrued on bond and mortgage loans,	77 77
Value of the land mortgaged,.....	\$3,100
Buildings,.....	11,500
	<hr/> \$14,600

Stocks and Bonds owned by the Company.

U. S. AND STATE STOCKS:—	Par Value.	Market Value.
U. S. 5-20's, loan 1865 6's, gold,.....	\$6,500 00	\$7,832 50
.. .. 1867,	27,500 00	33,825 00
Massachusetts loan, 1893, 5's, gold, .	4,000 00	4,480 00
Boston City loan, 1876, 6's, reg.,...	1,000 00	1,000 00
Chelsea .. 1892, ..	17,000 00	17,850 00
Cambridge .. 1884, ..	10,000 00	10,600 00
Cincinnati .. 1904, 7's, reg.,...	5,000 00	5,300 00
Chicago .. cert. 1876, 6's, reg.,...	10,000 00	9,865 00
Lynn .. loan, 1884, ..	5,000 00	5,200 00
Lowell .. 1890, ..	4,000 00	4,200 00
Lawrence .. 1894, ..	5,000 00	5,300 00
Milwaukee .. 1891, 5's, reg.,...	2,500 00	2,200 00
Minneapolis .. 1894, 8's, reg.,...	5,000 00	5,100 00
Portland .. 1887, ..	5,000 00	5,000 00
Salem .. 1876, ..	2,000 00	2,000 00
Salem .. 1891, ..	10,000 00	10,700 00
BANK STOCKS:—		
National Exchange Bank, Salem,....	3,100 00	3,627 00
Mercantile National, ..	3,500 00	4,025 00
First	1,000 00	1,290 00
Naumkeag	3,900 00	6,006 00
Salem	14,000 00	16,520 00
Nat. Bank of Commerce, Boston,...	6,500 00	7,670 00
.. Republic ..	5,000 00	6,150 00
Blackstone National, ..	2,000 00	2,440 00

	Par Value.	Market Value.	
Freemans National, Boston,....	\$1,500 00	\$1,725 00	
Globe " "	3,000 00	3,600 00	
Merchants " "	8,000 00	11,120 00	
National Revere "	4,000 00	4,240 00	
Second National, "	7,500 00	10,500 00	
Union Market Nat. Watertown,	5,000 00	5,000 00	
RAILROAD STOCKS:—			
Pittsburgh, Ft. W. & Chicago, 7's,...	10,000 00	9,875 00	
Ogdensburg & L. Champlain,.....	5,000 00	1,600 00	
Old Colony,.....	3,100 00	3,286 00	
Port. Ports. & Saco,.....	5,000 00	3,250 00	
RAILROAD BONDS:—			
Chicago, Burl. & Quincy, 7's,.....	16,500 00	17,655 00	
Eastern 1882, 7's,.....	10,000 00	5,000 00	
" 1888, 6's,.....	5,000 00	2,250 00	
" 1889, 6's,.....	5,000 00	2,250 00	
Old Colony, 1877, 7's,.....	5,000 00	5,100 00	
Mich. So. & No. Ind. 2d mtg. 7's,....	3,500 00	3,552 50	
Phila. & Reading. reg. 7's,.....	10,000 00	10,600 00	
Vt. Cent. & W. Canada, 8's,.....	2,000 00	1,200 00	
Central New Jersey, 1899, 7's,.....	5,000 00	5,575 00	
MISCELLANEOUS:—			
Portland Water Co., loan, 1888, 6's,.	5,000 00	3,500 00	
Total,.....	\$247,600 00	\$289,059 00	\$289,059 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
Phillips Wharf Co., Salem..	\$12,500 00	\$12,500 00	\$10,000 00	
Naumkeag Cotton Co. "	800 00	760 00		
" Nat. Bk. "	300 00	462 00	1,500 00	
Central " Lynn,	400 00	500 00		
Total,	\$14,000 00	\$14,222 00	\$11,500 00	\$11,500 00
Cash in Company's principal office,.....				2,618 86
Cash deposited in Bank,.....				4,393 71
Interest due and accrued on stocks,.....				2,715 10
Interest due and accrued on collateral loans,.....				33 33
Net premiums in course of collection,.....				3,210 96
All other property belonging to the Company,.....				622 50
Assets of the Company at their actual value,.....				\$375,731 23

III. LIABILITIES.

Losses reported and unadjusted,.....	\$400 00
Re-insurance on fire risks, one year or less,.....	\$18,066 23
Re-insurance on risks more than one year,.....	151,289 64
Amount required to re-insure all outstanding risks,.....	169,355 87

Principal on unpaid scrip or certificates of profits,.....	\$318 67
All other demands against the Company,.....	312 37
Total liabilities,.....	\$170,386 91
Surplus,.....	205,344 32
Total liabilities, including surplus,.....	\$375,731 23

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$96,987 97
Deduct re-insurance, rebate, abatements and return premiums,.....	2,146 22
Actual cash premiums,.....	\$94,841 75
From interest on bonds and mortgages,.....	459 50
From interest on loans and dividends on stocks and bonds,.....	16,617 90
From all other sources,.....	3,644 85
Actual cash income,.....	\$115,564 00

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$464 80 occurring in previ- ous years,).....	\$43,237 63
Cash dividends,.....	10,000 00
Scrip or certificates of profit redeemed in cash,.....	7,934 26
Commissions or brokerage,.....	14,860 28
Salaries and fees,	7,393 00
Taxes,.....	2,339 27
All other payments and expenses,.....	1,923 26
Actual cash expenditures,.....	\$87,687 70

VI. MISCELLANEOUS.

	Premiums.
Net amount of risks in force,.....	\$21,976,362 72
Losses paid since the organization of the company,.....	1,052,583 75

Business in Connecticut in 1875.

Fire risks taken (no inland,).....	\$454,170 00
Premiums received on same,.....	4,822 45
Losses paid,.....	630 75

LYCOMING FIRE INSURANCE COMPANY,

MUNCY, PA.

Commenced Business April 18, 1840.

WM. P. J. PAINTER, *President.*JAMES M. BOWMAN, *Secretary.**Attorney in Connecticut, GEO. S. LESTER, New Haven.*

II. ASSETS.

Real estate owned by the Company unencumbered.....	\$50,000 00
Loans on bond and mortgage, (first liens) not more than one year's interest due,.....	\$1,000 00
Loans on bond and mortgage, (first liens) more than one year's interest due,.....	6,837 00
Interest accrued on bond and mortgage loans,.....	707 94
Value of mortgaged premises,	\$18,000

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
BANK STOCKS :—			
Union Banking Co., Phila.,.....	\$6,400 00	\$6,400 00	
MUNICIPAL BONDS :—			
Borough of Tyrone, Blair Co., Pa.,...	300 00	300 00	
Catawissa 7 per cent. mort. bonds,....	11,000 00	11,000 00	
MISCELLANEOUS :—			
Muncy Gas Co.,.....	2,800 00	2,800 00	
Total,	\$20,500 00	\$20,500 00	\$20,500 00
Cash in Company's principal office,.....			652 27
Cash deposited in Bank,.....			112,232 20
Interest due and accrued on stocks,.....			385 00
Net premiums in course of collection,.....			89,772 34
Bills receivable,.....			7,743 02
Net assessments in process of collection,.....			74,435 08
Net assessments due on premium notes,.....			141,804 79
Premium notes,.....	\$4,908,627 23		
Assets of the Company at their actual value,.....			\$506,069 44

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$53,703 57
Losses reported and unadjusted,.....	66,083 44
Losses resisted,.....	28,869 94
Net amount of unpaid losses,.....	\$148,656 95

Amount required to re-insure all outstanding risks,.....	\$264,476 93
Taxes due,.....	5,415 74
Total liabilities,.....	\$418,549 62
Surplus,.....	87,520 02
Total liabilities,.....	\$506,069 64

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$692,689 40
Deduct re-insurance, rebate, abatements and return premiums,.....	113,378 67
Actual cash premiums,.....	\$579,310 73
From interest on bonds and mortgages,.....	1,199 14
From interest on loans and dividends on stocks and bonds,.....	1,027 53
Received from all other sources,.....	199,707 17
Actual cash income,.....	\$781,244 57

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$31,922 78 occur- ring in previous years,).....	\$562,153 13
Deduct re-insurance,	4,971 01
Net amount paid for losses,.....	\$557,182 12
Commissions or brokerage,.....	120,593 63
Salaries and fees,.....	27,638 70
Taxes,.....	6,577 93
All other payments and expenses,.....	10,273 98
New Building, Rents, Printing, &c.,.....	71,277 14
Actual cash expenditures,.....	\$793,543 50

VI. MISCELLANEOUS.

	Premiums.
Risks in force having not more than one year to run,.....	\$28,817,376 05
Having more than one and not more than three years to run,.....	9,049,262 88
Having more than three years to run,.....	2,209,743 17
	\$40,076,382 10
Premiums received since the organization of the Company,.....	8,301,969 01
Losses paid since the Company organized,.....	6,115,836 34

Business in Connecticut in 1875.

Fire risks taken, (no inland).....	\$865,600 05
Premiums received on same,.....	14,828 93
Premiums returned,.....	1,878 62
Losses paid,.....	21,867 60

MERCHANTS AND FARMERS MUTUAL FIRE INSURANCE COMPANY,

WORCESTER, MASS.

Commenced Business January, 1847.

ISAACE DAVIS, *President.*

ELIJAH B. STODDARD, *Secretary.*

Attorney in Connecticut, RALPH GILLET, Hartford.

II. ASSETS.

Real estate owned by the Company unencumbered,.....	\$50,600 00
Loans on bond and mortgage (first liens) not more than one year's interest due,.....	13,000 00
Value of the land mortgaged,.....	\$18,500
Buildings (insured for \$6,300).....	15,000
	<u>\$33,500</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
MUNICIPAL BONDS :—			
City of Lawrence.....	\$9,000 00	\$9,000 00	
BANK STOCKS :—			
Westminster, Westminster,.....	2,000 00	2,000 00	
Wachusett, Fitchburg,.....	5,000 00	5,200 00	
Mechanics, Worcester,.....	1,300 00	1,750 00	
Central, “.....	2,000 00	2,700 00	
Quinsigamond, “.....	800 00	1,072 00	
RAILROAD BONDS :—			
Worcester & Nashua,.....	20,000 00	20,000 00	
Total,	\$40,100 00	\$41,722 00	\$41,722 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
United States bonds,....	\$1,000 00	\$1,150 00	\$1,000 00	\$1,000 00
All other loans,.....				45,000 00
Loans on personal security,.....			\$25,500 00	
Cash in Company's principal office,.....				332 23
Cash deposited in Bank,.....				34,113 06
Interest due and accrued on stocks,.....				500 00
Net premiums in course of collection,.....				2,344 86
Bills receivable,.....				118 45
Office furniture \$500; Premium or deposit notes subject to as- sessments, \$261,066 28.....				
Assets of the Company at their actual value,.....				<u>\$188,130 60</u>

III. LIABILITIES.

Net amount of unpaid losses,.....	\$9,800 60
Re-insurance on fire risks, one year to five or less,....	\$17,528 38
Re-insurance on risks more than five years,.....	118,004 76
Amount required to re-insure all outstanding risks,.....	130,533 14
Cash dividends to policyholders, remaining unpaid,.....	500 00
All other demands against the Company,.....	100 00
Total liabilities,.....	\$140,433 14
Surplus,	47,697 46
Total liabilities, including surplus,.....	\$188,130 60

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$62,643 12
Deduct re-insurance, rebate, abatements, and return premiums,.....	2,380 18
Actual cash premiums,.....	\$60,262 94
From interest on bonds and mortgages,.....	2,495 85
From interest on loans and dividends on stocks and bonds,.....	6,199 01
From all other sources,.....	3,469 11
Actual cash income,.....	\$72,426 91

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$4,811 22 occurring in previ- ous years),.....	\$34,556 28
Cash dividends,.....	11,095 95
Commissions or brokerage,.....	8,323 82
Salaries and fees,.....	7,256 97
Taxes,	1,142 89
All other payments and expenses,.....	4,791 67
Actual cash expenditures,.....	\$67,167 58

VI. MISCELLANEOUS.

Risks in force running from one to five years from date of policy,.....	\$2,644,800 00	Premiums. \$35,056 77
Having five years to run from date of policy,.....	14,579,948 00	226,009 51
	\$17,224,748 00	\$261,066 28

Business in Connecticut in 1875.

Fire risks taken, (no inland).....	\$803,787 00
Premiums received on same,.....	4,205 94
Losses paid,.....	2,500 40



MARINE
INSURANCE CO'S OF OTHER STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-
MENTS, SHOWING THEIR CONDITION ON THE
31ST DAY OF DECEMBER, 1875.

MERCANTILE MUTUAL INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business April, 1842.

ELLWOOD WALTER, *President.*

C. J. DESPARD, *Secretary.*

Attorney in Connecticut, C. C. KIMBALL, Hartford.

I. CAPITAL,

Capital actually paid up in cash,..... \$500,000 00

II, ASSETS.

Stocks and Bonds owned by the Company,

	Par Value.	Market Value.
U. S. STOCKS :—		
United States 5-20's, 1865,.....	\$23,000 00	\$26,910 00
“ 6's,.....	55,000 00	67,444 00
MUNICIPAL BONDS :—		
New York City, 6 per cent, 1887,....	20,000 00	20,050 00
RAILROAD STOCKS :—		
N. Y. Central & Hudson River,,	75,000 00	78,750 00
RAILROAD BONDS :—		
C. C. & I. C.,.....	1,000 00	450 00
Indianapolis & Vincennes,,	20,000 00	15,000 00
BANK STOCKS :—		
Bank of America,,	7,000 00	10,500 00
“ Commerce,,	10,000 00	12,000 00
“ New York,,	2,500 00	3,225 00
“ Republic,,	10,000 00	8,500 00
“ State of New York,,	10,000 00	10,400 00
American Exchange,,	10,200 00	11,730 00
Continental,,	9,000 00	8,100 00
Gallatin National,,	6,700 00	8,710 00
Hanover,,	10,000 00	8,800 00
Metropolitan,,	5,000 00	6,400 00
Merchants,,	10,000 00	12,000 00
Manhattan,,	15,000 00	23,400 00

MARINE INSURANCE

	Par Value.	Market Value.	
Marine,.....	\$1,700 00	\$2,040 00	
Phoenix,	1,000 00	960 00	
Park,	10,000 00	13,500 00	
St. Nicholas,	11,000 00	11,110 00	
Union,.....	1,000 00	1,350 00	
MISCELLANEOUS :—			
Williamsburgh City Gas Light Co.,.	16,350 00	22,072 00	
“ “ scrip,.	13,000 00	13,000 00	
Coast Wrecking Company,.....	10,000 00	5,000 00	
Mercantile Mutual Insurance Co.,....	15,500 00	15,500 00	
Total,.....	\$378,950 00	\$416,901 00	\$416,901 00

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
Indianapolis & Vin. R. R....	\$5,000 00	\$4,000 00	\$4,000 00	
Continental Ins. Co.,.....	8,000 00	9,600 00	7,000 00	
American Exchange Bank,.	2,000 00	2,300 00	2,000 00	
United States bonds 1865,...	20,000 00	24,525 00	18,558 00	
Total,.....	\$35,000 00	\$40,425 00	\$31,558 00	\$31,558 00
Cash deposited in Bank,.....				80,676 18
Interest due and accrued on stocks,.....				7,513 06
Interest due and accrued on collateral loans,.....				315 00
Net premiums in course of collection,.....				149,533 22
Bills receivable,.....				263,374 13
All other property belonging to the Company,.....				77,945 00
Assets of the Company at their actual value,.....				\$1,027,815 59

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$5,105 00
Losses reported and unadjusted,.....	92,898 00
Net amount of unpaid losses,.....	\$98,003 00
Amount required to re-insure all outstanding risks,.....	201,692 74
Cash dividends to stockholders remaining unpaid,.....	14,431 68
Due for salaries, printing, &c.,.....	193 43
Taxes,.....	8,199 56
Total liabilities, except capital stock,.....	\$322,520 41
Capital Stock,	500,000 00
Surplus beyond capital,.....	205,295 18
Total liabilities, including capital and surplus,.....	\$1,027,815 59

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$1,188,885 79
Deduct re-insurance, rebate, abatements and return premiums,	267,613 89
Actual cash premiums,.....	\$921,271 90

Bills and notes for unpaid premiums,	\$261,983 00	
From interest on loans and dividends on stocks and bonds,		\$31,898 03
From all other sources,		4,881 71
Actual cash income,		<u>\$958,051 64</u>

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses,	\$791,013 03	
Deduct salvages &c.,	86,352 12	
Net amount paid for losses,		\$704,660 91
Cash dividends,		50,000 00
Commissions or brokerage,		58,802 23
Salaries and fees,		67,718 90
Taxes,		<u>7,590 53</u>
Actual cash expenditures,		\$888,772 57

VI. MISCELLANEOUS.

	Marine.	Premiums.
Net amount of risks in force,	\$2,137,439 00	\$201,692 74
Premiums received since the organization of the company,		36,429,499 43
Losses paid since the organization of the Company,		27,657,542 21
Cash dividends paid stockholders, since 1847,		1,354,608 28
Stock owned by directors at date,		<u>112,850 00</u>

Business in Connecticut in 1875.

Marine and inland risks taken,	\$1,424,253 00
Premiums received on same,	<u>4,693 99</u>

PACIFIC MUTUAL MARINE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business January 10, 1855.

JOHN K. MYERS, *President.*WILLUGHBY POWERS, *Secretary.**Attorney in Connecticut, C. W. PRESTON, Hartford.*

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. AND STATE STOCKS:—		
United States 10-40's, coupon,	\$8,000 00	\$9,400 00
“ 10-40's registered,	200,000 00	234,250 00
“ 5-20's 1865, new,	100,000 00	116,500 00
South Carolina 6's, coupon,	20,000 00	6,800 00

	Par Value.	Market Value.	
BANK STOCKS:—			
American Exchange National,.....	\$10,000 00	\$11,500 00	
Bank of the Metropolis,.....,	5,000 00	4,750 00	
Bank of North America,.....	8,500 00	8,202 50	
Central National,.....	6,700 00	6,633 00	
National Bank of Commerce,.....	10,000 00	12,200 00	
Harlem Bank,.....	2,500 00	2,000 00	
MISCELLANEOUS:—			
Delaware & Hud. Canal Co., reg.,.	10,000 00	11,425 00	
“ “ “ stock,	26,800 00	33,232 00	
Coast Wrecking Co.,.....	7,500 00	1,875 00	
International Ocean Telegraph Co.,	2,500 00	2,500 00	
N. Y. Mer. Ex. & News Association	1,000 00	1,000 00	
Brooklyn 7 per cent, certificates,....	20,000 00	20,000 00	
Total,	\$438,500 00	\$482,267 50	\$482,267 50

Loans on Collateral.

	Per Value.	Market Value.	Amount Loaned.
Home Insurance Co.,....	\$11,500 00	\$12,075 00	\$7,000 00
N. Y. Central 6's, 1883,.	5,000 00	5,010 00	4,000 00
U. S. 5-20's reg., 1865,..	10,000 00	11,500 00	10,000 00
Fourth National Bank,..	62,500 00	58,750 00	87,500 00
Union Ferry Co.,.....	1,000 00	1,300 00	
Central National Bank,..	10,000 00	9,900 00	
Lamar Insurance Co.,....	1,000 00	1,100 00	
Safeguard “	5,000 00	5,000 00	
Continental “	2,000 00	2,080 00	
Resolute “	2,000 00	1,800 00	
Nassau “	1,000 00	1,800 00	
Guardian “	5,000 00	5,000 00	
Atlantic “	3,000 00	3,300 00	
Sterling “	3,000 00	3,060 00	
Farragut “	7,500 00	7,875 00	
Ridgewood “	2,000 00	2,200 00	
Importers & Traders Bk.	2,000 00	3,800 00	
Merchants Bank,.....	1,000 00	1,190 00	
Union Bank,.....	1,000 00	1,300 00	
Delaware & Hud. Canal,	10,700 00	13,260 00	28,000 00
United States Trust Co.,	1,600 00	5,088 00	
United States Life In.Co.	6,250 00	11,562 50	
Guardian Fire Ins..Co.,.	3,000 00	3,000 00	
Importers & Tra. “	3,800 00	4,636 00	
Metropolitan Nat. Bank.	30,000 00	37,500 00	33,000 00
Erie R. R. 3d mort,.....	2,000 00	1,940 00	1,500 00
Metropolitan Ins. Co.,..	2,310 00	1,930 00	1,400 00
Del. & Hud. Canal Co.,..	2,600 00	3,224 00	2,500 00
U. S. 5-20's, '65, new,...	300 00	360 00	200 00
“ “	150 00	180 00	150 00
Del. & Hud. Canal Co.,.	1,000 00	1,240 00	1,000 00
Total,	\$199,210 00	\$221,960 50	\$176,250 00

Cash in the Company's principal office,.....	\$1,515 84
Cash deposited in Bank,.....	57,623 39
Interest due and accrued on stocks,.....	2,140 50
Interest due and accrued on collateral loans,.....	192 50
Net premiums in course of collection.....	28,772 25
Bills receivable,.....	86,009 53
All other property belonging to the Company,.....	40,972 96
Subscription notes, \$126,646.68; Premium on gold, \$5,819.10; unterminated premiums on re-insurance risks, \$4,453.86.....	
Assets of the Company at their actual value,.....	\$875,744 47

III. LIABILITIES.

Net amount of unpaid losses,.....	\$112,600 00
Amount required to re-insure all outstanding risks,.....	77,853 75
Unused portion of subscription notes,.....	79,145 38
Principal on unpaid scrip,.....	14,239 00
Interest due and declared, remaining unpaid,.....	11,237 40
Due and accrued for salaries, &c.,.....	3,000 00
All other demands against the Company,.....	11,515 09
Total liabilities,.....	\$309,590 62
Surplus	566,153 85
Total liabilities, including capital and surplus,.....	\$875,744 47

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$789,104 09
Deduct re-insurance, rebate, abatements and return premiums,.....	291,320 35
Actual cash premiums,.....	\$497,783 74
From interest on loans and dividends on stocks and bonds,.....	41,904 72
Actual cash income,.....	\$539,688 46

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses,.....	\$506,864 54
Deduct salvages, &c.,.....	157,175 76
Net amount of losses during the year,.....	\$349,688 78
Cash dividends,.....	40,436 40
Scrip or certificates of profits redeemed in cash,.....	71,655 00
Commissions or brokerage,.....	39,964 03
Salaries and fees,.....	51,919 57
Taxes,.....	11,225 35
All other payments and expenses,.....	73,431 04
Actual cash expenditures,.....	\$638,320 17

VI. MISCELLANEOUS.

To Policyholders.

Scrip dividends declared to date,.....	\$2,641,980	
Deduct amount redeemed in cash, forfeited, purchased &c.,	1,954,909	
Balance deliverable,.....	\$687,071	
Scrip dividends declared on participating premiums,.....		\$63,950 00
Marked-off premiums, on scrip dividends,.....		127,900 00
Limit of scrip accumulation,.....		500,000 00
	Marine.	Premiums
Net amount of risks in force,.....	\$5,410,649 00	73,299 89
Premiums received since the organization of the Company,.....		14,560,386 14
Losses paid since the organization of the Company,.....		8,584,631 29
Loaned to directors,.....		141,500 00

Business in Connecticut in 1875.

Marine risks taken,.....	\$147,026 00
Premiums received on same,.....	843 80
Losses paid,.....	1,234 50

METROPOLITAN PLATE GLASS INSURANCE COMPANY,

NEW YORK CITY,

Commenced Business April 23d, 1874.

HENRY HARTEAU, *President.*

THOMAS S. THORP, *Secretary.*

Attorney in Connecticut, S. CHAPMAN JR., Hartford.

I. CAPITAL.

Capital actually paid up in cash,.....	\$100,000 00
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II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. STOCKS :—			
U. S. 5-20's, 1865, new issue reg.,.....	\$60,000 00	\$70,500 00	
“ “ coupon, ..	23,800 00	27,965 00	
Total,.....	\$83,800 00	\$98,465 00	\$98,465 00
Cash in Company's principal office,.....			94 14
Cash deposited in Bank,.....			8,587 03
Interest due and accrued on stocks,.....			90 00
Net premiums in course of collection,.....			2,953 18
All other property belonging to the Company,.....			4,641 19
Office fixtures,.....		\$686 15	
Assets of the Company at their actual value,.....			\$114,830 54

III. LIABILITIES.

Net amount of unpaid losses,.....	\$1,117 62
Amount required to re-insure all outstanding risks,.....	10,423 94
Due for salaries, &c.,.....	533 62
Total liabilities, except capital stock.....	\$12,075 18
Capital stock,.....	100,000 00
Surplus beyond capital,.....	2,755 36
Total liabilities, including capital and surplus,.....	\$114,830 54

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$43,445 72	
Deduct re-insurance, rebate, abatements and return premiums,.....	2,953 18	
Actual cash premiums,.....		\$40,492 54
From interest on loans and dividends on stocks and bonds,.....		5,967 61
From all other sources,.....		1,029 78
Actual cash income,		\$47,489 93

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$378 00 occurring in previous years)		\$17,140 62
Cash dividends,.....		7,500 00
Commissions or brokerage,.....		7,469 94
Salaries and fees,.....		15,102 99
All other payments and expenses,.....		107 45
Actual cash expenditures,.....		\$47,321 00

VI. MISCELLANEOUS.

	Premiums.	
Net amount of risks in force,	\$1,179,886 00	\$41,695 78
Premiums received since the organization of the Company,.....		75,489 84
Losses paid since the organization of the Company,		26,298 02
Cash dividends paid stockholders,.....		7,500 00
Stock owned by directors at date,.....		43,000 00

Business in Connecticut in 1875.

Risks taken,.....	\$21,252 50
Premiums received on same,.....	747 74
Losses paid,.....	275 54

FOREIGN FIRE INSURANCE COMPANIES

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-
MENTS, SHOWING THEIR CONDITION ON THE
31ST DAY OF DECEMBER, 1875.

COMMERCIAL UNION ASSURANCE COMPANY,

LONDON, ENGLAND,

Commenced Business October 1, 1861.

ROBERT J. WIGRAM, *Chairman.*

S. STANLEY BROWN, *Secretary.*

I. CAPITAL.

Capital actually paid up in cash,	\$1,250,000 00
Unpaid but subscribed Capital, for which subscribers's notes or other obligations are held,	11,250,000 00

II. ASSETS.

Real estate owned by the Company, unencumbered,	\$279,000 00
Loans on bond and mortgage, (first liens,) not more than one year's interest due,	755,500 00

Stocks and Bonds owned by the Company.

	Stock Value.	Cost Value.
Consols,	\$200,000 00	\$185,482 37
New 3 per cents,	200,000 00	183,214 17
Reduced 3 per cents,	100,000 00	92,537 50
New South Wales gov. debt bonds,	5,000 00	4,437 50
Canada Dominion Loan,	50,000 00	45,000 00
Canada 5 per cent. inscribed,	52,000 00	50,150 00
Brazilian 1871 bonds,	50,000 00	45,593 75
“ gov't. stock,	3,922 92	3,922 92
“ “	4,347 00	4,347 00
United States 5-20's, 1867,	325,000 00	329,865 48
“ “ 1865,	75,000 00	78,824 00
“ new Funded Loan,	200,000 00	211,122 04
South India Railway consolidated,	125,000 00	125,000 00
Scinde, Delhi & Punjaub Railway,	96,000 00	97,790 43
South Eastern Railway debenture,	25,000 00	27,788 56
Midland “	26,562 50	25,000 00
West Hartlepool preference,	40,000 00	37,435 38
Lancashire & Yorkshire R'way deb.	14,000 00	13,930 82

	Stock Value.	Cost Value.
Gt. Western of Canada R'way pref.	\$50,000 00	\$52,251 20
Phila. & Reading R. R. imp. mort.	25,000 00	21,993 75
" " general,....	20,000 00	18,000 00
Penn. R. R. new bonds,.....	30,000 00	27,000 00
Baltimore & Ohio R. R.,.....	50,000 00	48,072 91
Southwark & Vauxhall Water Co.,.	45,000 00	45,000 00
Kew & other Bridges debenture,....	63,323 10	63,323 10
Odessa Water Works,.....	25,000 00	25,000 00
Ceylon Company's debentures,.....	25,000 00	25,000 00
Indian govt. 4 per cent. paper,.....	100,200 00	103,273 94
Canadian Dominion Loan,.....	50,000 00	45,000 00
" " Stock,.....	103,092 83	103,092 83
United States 5-20's, 1865,.....	50,000 00	51,117 19
" " 1867,.....	100,000 00	103,429 68
Great India Peninsular Railway,...	25,000 00	26,129 94
Gt. Western of Canada R'way pref.	75,000 00	79,041 83
Baltimore & Ohio R. R.,.....	50,000 00	48,072 92
Pennsylvania R. R., new,.....	30,000 00	27,000 00
Phila. & Reading R. R. imp.,.....	25,000 00	21,993 75
" " general,...	20,000 00	18,000 00
Odessa Waterworks Co.,.....	25,000 00	25,000 00
City of Montreal,.....	35,675 00	32,500 00
Cornwall Railway,.....	25,000 00	25,314 06
Southwark & Vauxhall Water Co.,.	45,000 00	45,000 00
Kew & other Bridges debenture,....	63,323 10	63,323 10
Law Life Policy,.....	4,020 19	4,020 19
Total,	\$2,751,466 64	\$2,708,392 31
All other loans,.....		1,173,420 73
Cash in Company's principal office,.....		713 02
Cash deposited in Bank,.....		776,803 14
Interest due on loans,.....		8,039 08
Gross Premiums in course of collection,.....		613,145 61
Bills receivable,.....		78,683 88
All other property belonging to the Company,.....		70,929 08
Assets of the Company at their actual value,.....		\$6,464,576 85

III. LIABILITIES.

Net amount of unpaid losses,.....	\$339,390 00
Amount required to re-insure all outstanding risks,.....	1,564,339 25
Re-insurance fund under Life Insurance department,.....	2,091,180 75
Cash dividends remaining unpaid,.....	256 25
Due and accrued for salaries, &c.,.....	5,000 00
All other demands against the Company,.....	94,424 58
Total liabilities, except capital stock,.....	\$4,094,590 83
Capital stock,.....	1,250,000 00
Surplus beyond capital,	1,119,986 02
Total liabilities, including capital and surplus,.....	\$6,464,576 85

IV. INCOME DURING THE YEAR.

	Fire.	Marine.	
Premiums received in cash,.....	\$1,995,060 56	\$1,420,661 79	\$3,415,722 35
From interest on loans and dividends on stocks and bonds,.....			155,483 86
From all other sources,.....			496,241 35
Actual cash income,.....			\$4,067,447 56

V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Net amount paid for losses,.....	\$1,138,590 86	\$1,314,953 33	\$2,453,544 19
Cash dividends,.....			156,186 88
Commissions or brokerage,.....			363,858 81
Salaries and fees,.....			245,176 06
Taxes,			
All other payments and expenses,.....			217,703 47
Actual cash expenditures,.....			\$3,436,469 41

VI. MISCELLANEOUS.

	Fire.	Premiums.
Risks in force December 31, 1874,.....	\$373,983,920 00	\$1,906,500 00
	Marine.	Premiums.
	30,727,350 00	735,340 00
	Fire.	Marine.
Written during the year,.....	415,537,690 00	122,746,680 00
Premiums received since the organization of the Company,.....		27,600,210 00
Losses paid since the organization of the Company,.....		16,502,660 00
Cash dividends paid stockholders,.....		1,357,500 00
Stock owned by directors at date,.....		168,925 00

UNITED STATES BRANCH COMMERCIAL UNION,

Manager in the United States, ELIJAH ALLIGER, Equitable Bldg. New York City.

Commenced Business in the U. S. January 20. 1870.

Attorney in Connecticut, SILAS CHAPMAN, JR., Hartford.

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. STOCKS :—			
United States 5-20's,.....	\$300,000 00	\$346,500 00	
“ 5's, new,.....	250,000 00	287,500 00	
Total,	\$550,000 00	\$634,000 00	\$634,000 00

Cash in Company's principal office,.....	\$3,949 16
Cash deposited in Bank,.....	19,219 87
Interest due and accrued on stocks,.....	12,313 32
Net premiums in course of collection,.....	99,288 06
Bills receivable,.....	8,585 00

Assets of the Company at their actual value,..... \$777,355 41

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$6,239 36
Losses reported and unadjusted,.....	32,280 28
Losses resisted,.....	3,390 60
Net amount of unpaid losses,.....	\$41,910 24
Re-insurance on fire risks, one year or less,.....	\$305,842 78
Re-insurance on risks more than one year,.....	69,996 16
Amount required to re-insure all outstanding risks,.....	\$375,838 94
Total liabilities,.....	\$417,749 18
Surplus of assets in the United States over liabilities,.....	359,606 23
Total liabilities, in the United States,.....	\$777,355 41

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$912,585 10
Deduct re-insurance, rebate, abatements and return premiums,.....	145,030 12
Actual cash income,.....	\$767,554 98

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses,.....	\$326,225 76
Deduct Salvages &c.,.....	3,872 65
Net amount paid for losses,.....	\$322,353 11
Commissions or brokerage,.....	115,133 23
Salaries, fees, &c.,.....	37,972 18
Taxes,.....	19,304 25
All other Payments and Expenditures,.....	30,292 93
Actual cash expenditures,.....	\$525,055 70

VI. MISCELLANEOUS.

	Fire.	Premiums.
Risks in force having not more than one year to run,.....	\$45,658,577 00	\$611,685 56
Having more than one and not more than three years to run,.....	9,353,034 00	98,723 88
Having more than three years to run,.....	2,169,226 00	32,316 90
	\$57,180,837 00	\$742,726 34
Premiums received since the organization of the Company,.....	3,010,085 00	
Losses paid since the Company organized,.....		1,651,916 11

Business in Connecticut in 1875.

Fire risks taken (no inland),	\$1,528,783 00
Premiums received on same,	22,518 14
Losses paid,	24,898 10

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY,

LONDON, ENGLAND.

Commenced Business December 17, 1821.

ARCHIBALD HAMILTON, *Chairman.*THOMAS GILLESPIE CHAPMAN BROWNE, *Secretary.*

I. CAPITAL.

Capital actually paid up in cash,	£1,000,000 00 0
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II. ASSETS.

Real estate owned by the Company unencumbered,	£29,774 11 7
Loans on bond and mortgage (first liens), not more than one year's interest due,	1,142,738 19 8
Interest accrued on bond and mortgage loans,	19,719 6 5

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
Consols 3 per cent,	£17,800 0 0	£16,331 10 0
Reduced 3 per cent,	34,390 3 5	31,209 1 7
New 3 per cent,	185,966 7 5	168,766 5 11
India 5's, enfaced debent.,	10,000 0 0	9,875 0 0
“ 5½'s, “ notes, ..	18,200 0 0	18,427 10 0
Bank Stock,	3,239 18 10	6,706 13 7
City bonds,	51,000 0 0	51,000 0 0
Gt. East. R. R. 5's, debent.	34,524 0 0	40,220 9 2
“ 4½'s, “	50,000 0 0	51,625 0 0
So. East. R. R. 5's, “	50,000 0 0	61,250 0 0
Manchester, Sheffield & Lincolnshire Ry, 4½'s, deb.,	50,000 0 0	54,500 0 0
Brighton Ry. 4½'s, debent.	50,000 0 0	55,000 0 0
So. Devon Ry. 5's, debent.	10,000 0 0	11,525 0 0
So. Western Ry. 4's, deb..	10,000 0 0	10,150 0 0
Madras Ry. Int. guar. by Indian Gt. 5's, debent..	36,000 0 0	39,420 0 0
Et. Ind. Ry. Int. guar. by Ind. Gt. 4½'s, debent....	25,000 0 0	26,562 10 0
Et. Bengal Ry. Int. guar. by Ind. Gt. 4's, debent..	9,500 0 0	9,120 0 0

	Par Value.			Market Value.		
G. W. Ry. 5's, con. guar. pref.	£18,000	0	0	£20,970	0	0
“ 4's, debenture,.....	45,000	0	0	45,900	0	0
“ Rent charge,.....	20,000	0	0	23,600	0	0
Lon Bl'kwil. Ry. con. 4½'s,	10,000	0	0	10,350	0	0
Great Eastern Ry. Co.,....	50,000	0	0	50,000	0	0
Metropolitan “	34,000	0	0	34,000	0	0
Tilbury & Southend Co.,....	5,000	0	0	5,000	0	0
G. Junction Waterw'ks Co.	20,000	0	0	20,000	0	0
Mersey Dk. & Har. Bond.	50,000	0	0	50,000	0	0
Metrop'l. Bd. of W'ks. 3½'s,	31,774	8	3	30,662	6	1
City of Glasgow Union, guar. by Glasgow S. W. R.	40,000	0	0	40,000	0	0
Land securities Co.,.....	45,000	0	0	45,000	0	0
Lon. & St. Kat. Dk. 4's, deb.	5,000	0	0	4,766	13	4
“ “ Dk. Co.,....	45,000	0	0	45,000	0	0
Prince Edward Island guar. by Canadian gt. 6's,.....	10,000	0	0	9,875	0	0
South Australian gov. 5's.,	7,000	0	0	7,472	10	0
“ “ 4's.,	12,000	0	0	11,160	0	0
“ “ 6's.,	7,500	0	0	8,887	10	0
Victoria Australia gov. 5's.	8,000	0	0	8,600	0	0
“ “ 4's,	22,000	0	0	20,075	0	0
New South Wales gov. 5's,	16,600	0	0	17,596	0	0
Cape of G. Hope gov. 4½'s,	10,000	0	0	10,000	0	0
Canada Dominion,.....	20,618	11	4	20,618	11	4
U.S. 5's, Funded L. \$450,000	90,000	0	0	92,250	0	0
“ 6's, reg. \$100,000 00	20,000	0	0	20,800	0	0
Lamberth Vestry,.....	7,800	0	0	7,800	0	0
Brighton Board of Works,	7,666	13	4	7,666	13	4
Middlesboro Burial Board.	5,833	6	8	5,833	6	8
Wt. Hartlepool Imp. Com.	4,991	13	4	4,991	13	4
Acton Parish,.....	825	0	0	825	0	0
Marylebone Vestry,.....	600	0	0	600	0	0
Trustees for Imp. Margate.	2,150	0	0	2,150	0	0
Founding Hospital,.....	4,500	0	0	4,500	0	0
Total,.....	£1,322,480	2	7	£1,348,639	4	4
All other loans,.....				442,854	1	1
Cash in Company's principal office,.....				198	9	11
Cash deposited in bank,.....				25,339	18	2
Interest due and accrued on stocks and bonds,.....				20,900	13	7
Net premiums in course of collection,.....				34,165	3	6
All other property belonging to the Company,.....				4,838	10	11
Assets of the Company at their market value, Dec. 24, '74.				£3,069,168	19	2

III. LIABILITIES.

Net amount of unpaid losses,.....	£22,310	16	5
Amount required to re-insure all outstanding risks,.....	90,353	7	11
Re-insurance fund under the life insurance department,.....	1,644,099	11	7

Life annuity & endowment fund,.....	£12,237	7	7
Cash dividends to stockholders remaining unpaid,.....	3,935	15	0
Due for salaries, &c.,.....	1,940	17	2
All other demands against the Company,.....	6,004	14	0
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Total liabilities, except capital stock,.....	£1,780,882	9	8
Capital stock,.....	1,000,000	0	0
Surplus beyond capital, exclusive of any surplus of profit on the Life Insurance Fund,.....	288,286	9	6
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Total liabilities, including capital and surplus, life and annuity funds,.....	£3,069,168	19	2

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	£203,360	0	10
Deduct re-insurance, rebate, abatements and return premiums,.....	22,653	5	0
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Actual cash premiums,.....	£180,706	15	10
From interest on loans and dividends on stocks and bonds,....	58,739	2	0
From all other sources,.....	195,397	11	10
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Actual cash income,.....	£434,843	10	4

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses,.....	£122,443	4	3
Deduct salvages, &c.,.....	17,183	12	7
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Net amount paid for losses,.....	£105,259	11	8
Cash dividends,.....	60,000	0	0
Deficiency on re-insurance in ann. and end. dep.	1,344	18	7
Commissions or brokerage,.....	20,949	15	6
Salaries, fees, taxes, &c.....	21,698	16	6
Bad debts,.....	92	10	9
Life dep. expenditures,.....	210,006	1	8
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Actual cash expenditures,.....	£419,351	14	8

VI. MISCELLANEOUS.

Premiums received since the organization of the Company,....	£2,474,772	0	0
Losses paid since the organization of the Company,.....	1,177,007	0	0
Cash dividends paid stockholders,.....	1,874,250	0	0
Stock owned by directors at date,.....	38,400	0	0
Stock dividends declared,.....	800,000	0	0

UNITED STATES BRANCH OF THE GUARDIAN.

Manager in the United States, FRANKLIN H. CARTER, 60 Wall St. New York,

Commenced Business in the U. S., September 25, 1872.

Attorney in Connecticut, C. C. KIMBALL, Hartford.

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. Stock :—			
U. S. 5's, 1881, registered,.....	\$450,000 00	\$524,812 50	
“ 6's, 1881, “	100,000 00	119,250 00	
“ 10-40's, “	65,000 00	76,212 50	
Total.....	\$615,000 00	\$720,275 00	\$720,275 00
Cash deposited in Bank.....			24,026 57
Interest due and accrued on stocks,.....			5,461 66
Net premiums in course of collection,.....			11,879 94
Assets of the Company at their actual value,.....			\$761,643 17

III. LIABILITIES.

Net amount of unpaid losses,.....	\$10,000 00
Re-insurance on fire risks, one year or less,....	\$46,583 36
Re-insurance on fire risks, more than one year,.....	3,645 97
Amount required to re-insure all outstanding risks,.....	50,229 33
Due and accrued for rent, &c.,.....	460 32
All other demands against the Company,.....	1,505 52
Total liabilities,.....	\$62,195 17
Surplus of assets in the United States over liabilities,.....	699,448 00
Total liabilities, including surplus,.....	\$761,643 17

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$112,377 45
Deduct re-insurance, rebate, abatements and return premiums,.....	22,931 67
Actual cash premiums,.....	\$89,445 78
From interest on loans and dividends on stocks and bonds,.....	37,151 55
Actual cash income,.....	\$126,597 33

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$1,920 74 occurring in previous years,).....	\$12,695 49
Salaries and fees,	22,908 44
Taxes,.....	3,302 77
All other payments and expenses,.....	8,449 72
Actual cash expenditures,.....	\$47,356 42

VI. MISCELLANEOUS.

	Premiums.
Risks in force having not more than one year to run,.....\$10,253,675 88	\$93,166 72
Having more than one and not more than three years to run,.....157,400 00	1,462 16
Having more than three years to run, .....,.....225,400 00	3,167 63
	\$10,636,475 88
	\$97,796 51

Business in Connecticut in 1875.

Fire risks taken (no inland,).....	\$26,100 00
Premiums received on same;.....	449 38
Losses paid,.....	69 68

HAMBURG—BREMEN FIRE INSURANCE COMPANY,

HAMBURG, GERMANY.

Commenced Business January, 1855.

CONSUL F. T. W. REIMERS, *President.* ALFRED KLAUHOLD, *Managing Director.*

I. CAPITAL.

Capital actually paid up in cash,	\$323,400 00
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II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$128,189 60
Value of the land mortgaged,.....	\$108,880 89
Buildings,	219,528 97
	\$328,409 86

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
United States, Loan 1862, registered, ..	\$160,000 00	\$183,200 00
“ “ 1865, “	34,000 00	40,077 50
“ “ 1865, “	86,000 00	100,835 00
“ “ 1867, “	30,000 00	35,512 50

	Par Value.	Market Value.	
Norddeutsche Bank stock,.....	\$30,318 00	\$43,962 19	
Vereins Bank stock,.....	2,425 00	4,365 90	
Hamburg Government bonds, 1866,..	7,762 00	8,382 53	
Count Henkel Funded loan,.....	808 50	808 50	
Sundry German R. R. bonds,.....	84,893 00	73,153 08	
Total,	\$436,206 50	\$490,297 20	\$490,297 20
Cash in Company's principal office,.....			2,794 49
Cash deposited in Bank,.....			233,280 12
Net premiums in course of collection,.....			40,994 20
Bills of exchange,.....			170,497 37
Assets of the Company at their actual value,.....			\$1,066,052 98

III. LIABILITIES.

Losses reported and unadjusted,.....	\$37,795 52	
Deduct re-insurance,.....	19,318 29	
Net amount of unpaid losses,.....		\$18,477 23
Re-insurance on fire risks, one year or less,.....	\$263,512 96	
Re-insurance on risks more than one year,.....	24,290 85	
Amount required to re-insure all outstanding risks,.....		287,803 81
Cash dividends to stockholders, remaining unpaid,.....		50,143 71
Balance due for re-insurance,.....		146,912 03
All other demands against the Company,.....		384 13
Total liabilities, except capital stock,.....		\$503,720 91
Capital stock,.....		323,400 00
Surplus beyond capital,.....		238,932 07
Total liabilities, including capital and surplus,.....		\$1,066,052 98

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$673,414 75	
Deduct re-insurance, rebate, abatements, and return premiums,.....	330,898 96	
Actual cash premiums,.....		\$342,515 79
From interest on bonds and mortgages,.....		31,351 81
From interest on loans and dividends on stocks and bonds,.....		
Actual cash income,.....		\$373,867 60

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses,.....	\$302,337 22	
Deduct re-insurance,.....	184,745 26	
Net amount paid for losses,.....		\$117,591 96
Cash dividends declared, in 1873,.....		34,622 66
Commissions or brokerage,.....		96,350 08
Salaries and fees,.....		53,995 45
Taxes,.....		4,962 11
Actual cash expenditures,.....		\$307,522 26

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$49,899,306 00	\$292,144 32
Having more than one and not more than three years to run,.....	2,724,874 00	14,373 28
Having more than three years to run,.....	1,830,463 00	9,917 57
	<u>\$54,454,643 00</u>	<u>\$316,435 17</u>
Premiums received since the organization of the Company,.....		3,196,345 61
Losses paid since the Company organized,.....		1,661,223 82
Cash dividends paid stockholders,.....		323,488 40
Stock owned by directors at date,.....		21,586 95

UNITED STATES BRANCH OF THE HAMBURG-BREMEN,

HAMBURG, GERMANY.

Commenced Business in the United States, 1855.

WM. GOSSLER, *President.* S. VON DORIEN, *Managing Director, N. Y.**Attorney in Connecticut, C. M. WEBSTER, Hartford.*

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. STOCKS:—			
United States loan, 1865, registered,.	\$34,000 00	\$39,270 00	
“ “ new,.....	86,000 00	100,190 00	
“ “ 1867, reg.,.....	120,000 00	142,800 00	
“ “ 1868, reg.,.....	20,000 00	23,850 00	
“ “ 1881, reg.,.....	50,000 00	59,625 00	
“ “ 10-40's, reg.,.....	105,000 00	123,243 75	
“ “ 10-40's, coupon,.	25,000 00	29,500 00	
Total,.....	<u>\$440,000 00</u>	<u>\$518,478 75</u>	\$518,478 75
Cash deposited in Bank,.....			63,900 86
Net premiums in course of collection,.....			31,775 94
Assets of the Company at their actual value,.....			<u>\$614,155 55</u>

III. LIABILITIES.

Losses reported and unadjusted,.....	\$12,080 00
Re-insurance on fire risks, one year or less,.....	\$155,712 39
Re-insurance on risks more than one year,.....	16,628 03
Amount required to re-insure all outstanding risks,.....	172,340 42
All other demands against the Company,.....	951 50
Total liabilities,.....	<u>\$185,371 92</u>
Surplus of assets in United States over liabilities,.....	428,783 63
Total liabilities, including surplus,.....	<u>\$614,155 55</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$417,594 83	
Deduct re-insurance, rebate, abatements and return premiums,	50,104 22	
Actual cash premiums,.....		\$367,490 61
From interest on bonds and mortgages,.....		19,306 53
Actual cash income,.....		\$386,797 14

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$4,740 68 occurring in previ- ous years),.....		\$97,863 67
Commissions or brokerage,.....		69,881 33
Salaries and fees,.....		11,400 00
Taxes,		5,018 36
All other payments and expenses,.....		18,624 98
Actual cash expenditures,.....		\$202,788 34

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,	\$26,151,736 00	\$311,424 79
Having more than one and not more than three years to run,.....	1,900,248 00	12,249 05
Having more than three years to run,.....	334,625 00	4,378 98
	\$28,386,609 00	\$328,052 82

Business in Connecticut in 1875.

Fire risks taken, (no inland).....	\$241,528 34
Premiums received on same,.....	2,437 64

IMPERIAL FIRE INSURANCE COMPANY,

LONDON, ENGLAND.

Commenced Business 1803.

HENRY WILLIAM EATON, *Chairman*.E. COZENS SMITH, *General Manager & Secretary*.

I. CAPITAL.

Capital actually paid up in cash,.....	£700,000	0	0
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II. ASSETS.

Real estate owned by the Company unencumbered,.....	£114,635	9	9
Loans on bond and mortgage, (first liens,).....	32,885	0	0

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. 5-20's,.....	\$316,600 00	£66,753 0 0
U. S. 10-40's,.....	370,000 00	77,145 0 0
Alabama bonds,.....	10,000 00	500 0 0
Tennessee bonds,.....	20,000 00	1,000 0 0
Tennessee Funded bond,.....	6,000 00	300 0 0
South Carolina,.....	20,000 00	1,200 0 0
Virginia debt,.....	86,000 00	8,084 0 0
Canada Dominion stock,.....	50,400 00	10,361 11 5
Canada Inscribed st'k. £10,000	48,667 00	10,650 0 0
Montreal deb. £250 currency, ..	1,000 00	216 4 1
Brazilian stock,.....rs	11,000 00 0	1,015 5 11
Baden stock,.....fs	60,000 00 0	4,292 0 6
Bavarian bonds,.....f	50,000 00 0	4,128 5 0
Dutch Inscriptions,.....f	100,000 00 0	7,213 3 6
Loskaufchine stock,.....rs	29,850 00 0	3,179 6 6
Steiglitz loan,.....rs	20,000 00 0	2,238 3 9
Premium loan,.....rs	100 00 0	18 0 0
Government scrip Russian,....rs	52 16 0	6 12 0
Roy. Bavarian Ry. oblig. loan,fl	3,500 00 0	305 9 6
New Zealand consols,.....	£10,000 0 0	10,425 0 0
Mauritius Gov. debenture,....	2,000 0 0	2,100 0 0
Prince Edward Is'ld. gov. bd.,	5,000 0 0	5,500 0 0
South Australian bonds,.....	3,000 0 0	3,270 0 0
Consols,.....	94,602 14 4	86,797 19 10
New Three per cents,.....	219,515 12 5	200,856 14 11
“ “ reduced,	50,000 0 0	45,750 0 0
Canada guaranteed loan,.....	63,000 0 0	67,410 0 0

	Par Value.	Market Value.
Bank stock,.....	£10,000 0 0	£25,400 0 0
City bonds,.....	36,500 0 0	36,850 0 0
Mersey dock bonds,.....	15,000 0 0	15,000 0 0
Lon. & St. Katherine dock bd.	15,000 0 0	15,150 0 0
Lon. & St. Katherine dock bd.	10,000 0 0	10,000 0 0
Gt. Eastern Ry. debrs.,.....	15,000 0 0	15,000 0 0
Lon. & So. Western Ry. debrs.	20,000 0 0	20,000 0 0
Metropolitan debrs.,.....	25,000 0 0	25,000 0 0
South Eastern debrs.,.....	24,000 0 0	24,000 0 0
Gt. Northern debrs. stock,....	56,000 0 0	57,347 0 0
Lon. So. West. pref. debrs. stk.	10,000 0 0	10,050 0 0
Great Eastern pref. stock,....	3,000 0 0	2,850 0 0
“ “ A stock,....	2,000 0 0	2,320 0 0
Great Northern pref. stock,....	3,541 0 0	4,142 19 4
Gt. West. consol. pref. stock,.	7,000 0 0	8,190 0 0
“ rent charge stock,...	3,000 0 0	3,600 0 0
Lon. & North Western pref,...	3,600 0 0	3,510 0 0
Lon. & South “	1,000 0 0	1,055 0 0
North Eastern con. pref.,.....	4,000 0 0	3,900 0 0
Lon. & Brighton, pref. debrs..	2,000 0 0	2,190 0 0
Et. India Ry. consld. stock,...	23,400 0 0	38,326 10 0
“ guar. 5's,.....	10,000 0 0	11,475 0 0
Peninsular & Oriental S.N.Co.	12,500 0 0	12,500 0 0
Imperial Fire, 750	0 0	2,430 0 0
Leasehold houses in Oxford st.		9,556 2 7
Lon. Salvge corps newstation.		392 0 0
Loan to Alexander & Co.at call.		10,000 0 0
Loan to National Disct. Co.,...		15,000 0 0
Total,		£322,984 11 11
Cash in the Company's principal office,.....		739 19 5
Cash deposited in Bank,.....		14,904 9 4
Net premiums in course of collection.....		136,145 12 11
Bills receivable,.....		19,138 0 6
All other property belonging to the Company,.....		41 10 3
Assets of the Company at their actual value,		£1,324,440 11 0

III. LIABILITIES.

Bills payable not yet due,.....	£3,507 19 0
Net amount of unpaid losses,.....	120,506 0 0
Amount required to re-insure all outstanding risks,.....	163,172 0 0
Cash dividends to stockholders remaining unpaid,.....	1,521 11 6
Due for salaries, &c.,.....	27,394 13 3
Total liabilities, except capital stock,	£316,102 3 9
Capital Stock,	700,000 0 0
Surplus beyond capital,.....	308,338 7 3
Total liabilities, including capital and surplus,.....	£1,324,440 11 0

IV. INCOME DURING THE YEAR.

Net cash premiums.....	£194,461	17	5
From interest on bonds and mortgages,.....)	46,998	19	10
From interest on loans and dividends on stocks and bonds,.)			
From all other sources,.....	230	16	4
Actual cash income,.....	£541,691	13	6

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses,.....	£283,247	15	11
Cash dividends,.....	60,000	0	0
Commissions or brokerage,.....	75,562	9	4
Salaries and fees,.....	26,778	17	6
Taxes,.....	4,589	3	1
All other payments and expenses,.....	51,164	3	7
Actual cash expenditures,.....	£501,342	9	5

VI. MISCELLANEOUS.

Premiums received since the organization of the Company,....	£9,655,079	0	0
Losses paid since the organization of the Company,.....	5,504,833	0	0
Cash dividends paid stockholders,....	1,910,400	0	0
Stock owned by directors at date,.....	22,550	0	0

UNITED STATES BRANCH OF THE IMPERIAL.

R. D. ALGIER, *Resident Manager, New York.*

Attorney in Connecticut, C. C. KIMBALL, Hartford.

II. ASSETS.

Stocks and Bonds owned by the Company.

U. S. AND STATE STOCKS:—	Par Value.	Market Value.
United States 10-40's, reg.,.....	\$212,000 00	\$248,570 00
“ 5's, 1881,.....	10,000 00	11,650 00
“ 5-20's, 1867,.....	300 00	357 00
“ 5-20's, 1867,.....	57,000 00	67,830 00
“ 5-20's, 1868,.....	43,000 00	51,277 50
“ 10-40's,.....	38,000 00	44,555 00
“ 5's, 1881,.....	100,000 00	116,500 00
“ 10-40's, reg.,.....	120,000 00	140,700 00
“ 5-20's, 1867,.....	7,000 00	8,330 00
“ 5-20's, reg.,.....	50,000 00	59,500 00
Virginia State,.....	57,300 00	21,774 00
“ “ certificates,.....	28,700 00	3,228 75
Alabama “.....	10,000 00	5,000 00
Tennessee “.....	20,000 00	10,600 00
South Carolina,.....	20,000 00	6,000 00
Total,.....	\$773,300 00	\$795,872 25
		\$795,872 25

Cash in Company's principal office,.....	\$2,770 96
Cash deposited in Bank,.....	43,000 00
Net premiums in course of collection,.....	47,987 73
Cash held by Trustees,.....	100,000 00
Assets of the Company at their actual value,.....	<u>\$989,630 94</u>

III. LIABILITIES.

Losses adjusted and unpaid,	\$3,188 25
Losses resisted,.....	30,534 31
Net amount of unpaid losses,.....	<u>\$33,722 56</u>
Re-insurance on fire risks, one year or less.....	\$181,699 41
Re-insurance on risks more than one year,.....	61,405 80
Amount required to re-insure all outstanding risks,.....	<u>\$243,105 21</u>
Total liabilities, except capital stock.....	\$276,827 77
Surplus of assets in United States over liabilities,.....	712,803 17
Total liabilities, including capital and surplus,.....	<u>\$989,630 94</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$521,743 99
Deduct re-insurance, rebate, abatements and return premiums,.....	111,809 84
Actual cash premiums,.....	<u>\$409,934 15</u>
From interest on loans and dividends on stocks and bonds,.....	1,590 64
Actual cash income,	<u>\$411,524 79</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses,.....	\$171,502 90
Commissions or brokerage,.....	69,144 15
Salaries and fees,.....	35,609 82
Taxes,.....	14,506 63
All other payments and expenses,.....	28,248 17
Actual cash expenditures,.....	<u>\$319,011 67</u>

VI. MISCELLANEOUS.

	Premiums.
Risks in force having not more than one year to run,.....	\$38,350,510 26
Having more than one and not more than three years to run,.....	7,909,985 83
Having more than three years to run,.....	1,386,472 67
	<u>\$47,646,968 76</u>
Premiums received in the United States since the organization of the Company,.....	5,960,751 33
Losses paid in the United States since the Company organized,...	4,308,621 16

Business in Connecticut in 1875.

Fire risks taken, (no inland).....	\$530,000 00
Premiums received on same,.....	6,143 18
Losses paid,.....	22,657 67

LANCASHIRE INSURANCE COMPANY,

MANCHESTER, ENGLAND.

NATHANIEL SHELMEKDINE, *Chairman.* GEORGE STEWART, *General Manager.*

Commenced Business June, 1852.

I. CAPITAL.

Capital actually paid up in cash,.....	\$1 000,000 00
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II. ASSETS.

Real estate owned by the Company unencumbered,.....	\$303,182 42
Loans on bond and mortgage, (first liens).....	927,846 77

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
Great Eastern Railway debenture,.....	\$50,000 00	225,000 00	}
Lancashire & Yorkshire ".....	50,000 00		
Man., So. Junc. & Alpine ".....	50,000 00		
Midland ".....	75,000 00		
Cambrian Railway ".....	53,450 00	53,450 00	
London & Northwestern Ry. pref.,....	100,000 00	110,000 00	
Midland ".....	50,000 00	52,500 00	
Birmingham Wagon Co.,.....	10,000 00	315,000 00	}
Metropolitan Carriage Co.,.....	5,000 00		
Bolckow, Vaughan & Co.,.....	100,000 00		
Mersey Docks Board,.....	100,000 00		
Ebbw Vale Steel Co.,.....	100,000 00	421,125 29	}
United States govt. stock,.....	410,000 00		
Canadian ".....	115,000 00		
Total,.....	\$1,278,450 00	\$1,296,200 21	\$1,296,200 21

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
Cambrian Railway,.....	\$30,000 00	\$5,250 00	\$9,006 81	\$9,006 81
All other loans,.....				90,496 31
Cash deposited in Bank,.....				155,877 23

Interest due and accrued on stocks.....	\$30,912 38
Gross premiums in course of collection.....	356,768 56
Bills receivable,..	16,086 85
Assets of the Company at their actual value,.....	<u>\$3,602,992 54</u>

III. LIABILITIES.

Losses reported and unadjusted,.....	\$159,566 79
Re-insurance on fire risks, one year or less,.....	<u>\$450,612 94</u>
Amount required to re-insure all outstanding risks,.....	450,612 94
Re-insurance fund and all othe liabilities, except capital, under the life insurance or any other special department,.....	1,293,891 02
Cash dividends to stockholders remaining unpaid.....	<u>82,673 50</u>
Total liabilities, except capital stock,.....	\$1,986,744 25
Capital stock,.....	1,000,000 00
Surplus beyond capital,,.....	<u>616,248 29</u>
Total liabilities, including capital and surplus,.....	<u>\$3,602,992 54</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,558,784 85
Deduct re-insurance, rebate, abatements and return premiums,.....	<u>206,946 04</u>
Actual cash premiums,.....	\$1,351,838 81
From interest on bonds and mortgages,.....	57,191 85
From interest on loans and dividends on stocks and bonds,....	
Actual cash income,.....	<u>\$1,409,030 66</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses,.....	\$755,799 50
Cash dividends,.....	136,622 50
Commissions or brokerage,.....	187,175 06
Salaries and fees,.....	130,381 96
All other payments and expenses,.....	<u>89,453 78</u>
Actual cash expenditures,.....	<u>\$1,249,432 80</u>

VI. MISCELLANEOUS.

Premiums received since the organization of the company.....	\$9,169,528 00
Losses paid since the organization of the Company,.....	5,565,062 00
Cash dividends paid stockholders,.....	1,193,289 00
Stock owned by directors at date,.....	<u>155,720 00</u>

UNITED STATES BRANCH OF THE LANCASHIRE.

MANCHESTER, ENGLAND.

*Manager in the United States, JOS. L. LORD, 187 Broadway, New York.**Attorney in Connecticut, W. E. BAKER, Hartford.*

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. STOCKS:—			
United States 5-20's,.....	\$200,000 00	\$236,750 00	
“ Funded debt, 1881,....	200,000 00	232,500 00	
Total,.....	\$400,000 00	\$469,250 00	\$469,250 00
Cash deposited in Bank,.....			2,623 53
Net premiums in course of collection,.....			33,689 08
Assets of the Company at their actual value,.....			\$505,562 61

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$17,663 83	
Losses reported and unadjusted,.....	12,671 65	
Losses resisted,.....	1,500 00	
Net amount of unpaid losses,.....		\$31,835 48
Re-insurance on fire risks, one year or less,.....	\$193,185 62	
Re-insurance on risks more than one year,.....	51,264 79	
Amount required to re-insure all outstanding risks,.....		\$244,450 41
Taxes,.....		2,000 00
Total liabilities,.....		\$278,285 89
Surplus of assets in the United States over liabilities,.....		227,276 72
Total liabilities, including surplus,.....		\$505,562 61

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$681,029 13	
Deduct re-insurance, rebate, abatements and return premiums,.....	115,216 48	
Actual cash income,		\$565,812 65

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses,.....	\$325,022 47	
Commissions or brokerage,.....	104,515 45	

Salaries and fees,.....	\$34,414 81
Taxes,.....	11,608 72
Actual cash expenditures,.....	\$474,961 45

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$32,460,515 00	\$386,371 25
Having more than one and not more than three years to run,.....	4,666,446 00	55,773 98
Having more than three years to run,.....	1,819,003 00	28,252 90
	\$38,945,964 00	\$470,398 13
Premiums received since the organization of the Company,.....		1,927,166 00
Losses paid since the organization of the company,.....		921,893 00

Business in Connecticut in 1875.

Fire risks taken, (no inland),.....	\$1,130,379 58
Premiums received on same,.....	16,967 22
Losses paid,.....	22,840 81

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

Commenced Business June, 1836.

JOSEPH HUBBACK, *Chairman.*HENRY THOMSON, *Secretary.*

I. CAPITAL.

Capital actually paid up in cash,.....	\$1,228,200 00
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II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
London & N. Western ordinary Ry,	\$44,477 50	\$66,049 06
Lon. & N. W., perp. 5's, pref.,.....	11,500 00	13,800 00
South Eastern pref.	386,100 00	501,930 00
" 4½ consolida. pref., ..	25,000 00	25,437 50
" 5's, ..	55,000 00	61,600 00
Midland G. 5's, pref	50,000 00	59,250 00
" £16. 5's, preference,	240,000 00	288,750 00
" " pref. £12. paid.	15,600 00	19,825 00
North Eastern Darlington 6's.....	30,000 00	42,000 00

	Par Value.	Market Value.
N. East. new £12. 5's, pref. £9. pd.	\$177,165 00	\$189,468 12
N. East. Hartlepool capital.....	25,000 00	41,125 00
Great Western 5's, consolida. pref.,	303,625 00	356,000 31
North British 4's, con. pref. No. 2.,	36,250 00	30,812 50
Lon. & South Western 5's, pref.	150,000 00	174,000 00
Furness 6's, preference,.....	50,000 00	66,500 60
Furniss 8's, "	21,500 00	37,840 00
Gt. East. 4½'s, pref. 1861, 1862,....	139,853 33	133,559 94
" 5's, pref. 1863,.....	50,400 00	48,888 00
" 5's, pref. 1862,.....	22,500 00	22,950 00
Gt. Northern 5's, perma. pref. 1866.	21,700 00	23,497 50
" 5's, Irredeemable prf.	7,500 00	8,812 50
Brecon & Merthyr 5's, A debent....	42,590 00	42,590 00
Potteries, Shrewsbury & No. Wales		
5's, perpetual debentures,.....	7,500 00	7,500 00
Mold & Denbigh perpetual B debent	5,250 00	5,250 00
North Staffordshire 5's. pref.....	193,870 00	215,195 69
Man. Sheffi. & Lin. 4½'s, pre.....	105,000 00	114,975 00
" " 5's, redm. prf. '65	150,000 00	162,750 00
" " new 5's, con. prf. '74	100,000 00	64,000 60
" " 5's, con. pref. 1872,.	90,000 00	97,650 00
Metropolitan 5's, Irred. pref. 1872,	40,000 00	42,000 00
" 5's, perpt. pref. 1874,.	80,000 00	84,000 00
Lancashire & Yorkshire £10. 5's,		
pref. 1874, £4. paid,.....	40,000 00	55,000 60
Caledonian 5's, pref. No. 3,.....	16,500 06	18,315 00
Lon. Brig'tn. & So. C. 4's, pf. '68, No. 5.	45,945 00	41,120 77
" " 5's, " '66, No. 6.	70,700 00	79,537 50
South Devon 5's, pref	65,000 00	70,200 00
Cambrian 5's, debenture,.....	45,000 02	45,000 60
" 5's, pres. 1863, coast,....	15,000 60	5,250 00
" 5's, pref. 1864, coast, ..	110,000 60	33,000 09
" Ordinary coast,.....	67,500 00	13,500 00
" Debent. stk. coast No. 2.	87,675 00	78,907 50
" " No. 4.	15,795 69	12,636 00
" Capital, Inland,.....	3,695 00	997 65
" Pref. capital, 1864, coast	5,300 00	1,590 00
" " 1865, coast	555 00	138 75
" Ordinary capital coast,.	1,740 00	348 00
Brecon & Merthyr 5's, pref.....	85,000 00	34,000 00
" 5's, B 7 debent....	63,815 00	51,052 00
" 5's, consoli. pref.,	55,000 00	22,000 00
" Debenture A,.....	9,910 00	9,910 00
" " C,.....	2,350 00	1,645 00
" Ordinary capital,.	885 00	177 00
Kington & Eardisley £10. ordinary,	2,050 00	205 00
Great Eastern Railway debenture,.	15,000 00	15,000 00
Great Western	10,000 00	10,000 00
Ipswich Dock Co., debenture,.....	67,500 00	67,500 00
Metropolitan Railway debentures,..	125,000 00	125,000 00

	Par Value.	Market Value.	
Wear Nav. & Sunder'ld dk. Co. deb.	\$100,000 00	\$100,000 00	
Grand Junction Water Works deb.,	25,000 00	25,000 00	
Liverpool Corporation debentures.,	4,750 00	4,698 75	
Mersey Docks & Harbor Board,....	832,825 00	832,154 50	
Metropolitan District debentures...	100,000 00	100,000 00	
Trust & Loan Co., Upper Canada.,	50,000 00	50,000 00	
African Steamship Co., debent.	50,000 00	50,000 00	
John Brown & Co's. limited debent.	100,000 00	100,000 00	
Great Eastern debenture B,.....	215,000 00	250,475 00	
“ “ A,.....	100,000 00	117,000 00	
Great Western 5's, debenture,.....	125,000 00	153,125 00	
South East'n 5's, preferred debent.	49,500 00	60,637 50	
Lon. Chatham & Dover arbitra. deb.	163,540 00	173,352 39	
“ “ “ pref.,	5,410 00	3,827 50	
“ “ “ ordinary,..	5,410 00	1,217 25	
Metropolitan Dist. 6's, perp. debent	125,000 00	158,750 00	
Great Western Rent charge,.....	126,600 00	151,287 00	
South Devon “	168,750 00	189,000 00	
Lon. & No. West'n 5's, prefd. 1870..	4,250 00	5,100 00	
Shrewsb'y & Her. 6's, Rent charge,	39,850 00	55,391 50	
South Eastern Ordinary preferred,	90,000 00	117,000 00	
West Hartlepool preference,.....	90,000 00	64,438 13	
British Government annuities,.....	3,637 48	3,637 48	
Great Eastern debentures,.....	25,000 00	27,004 83	
Mersey Steel & Iron Co., debent.,.	250,000 00	250,416 67	
Birkenhead Gas & Water,.....	12,500 00	12,650 08	
Liverpool, Brazil & R. P. St. S. Co.	150,000 00	150,000 00	
National Steamship Co., debent.	140,000 00	140,000 00	
Total,.....	\$6,856,319 00	\$7,188,199 87	\$7,188,199 87
All other loans,			716,977 61
Cash in Company's principal office,.....			76,738 29
Cash deposited in Bank,.....			1,207,829 91
Interest due and accrued on stocks,.....			118,618 84
Interest due and accrued on collateral loans,.....			
Gross premiums in due course of collection,.....			582,280 23
Annuities, life and reversionary interest purchased by Company,			1,029,557 96
All other property belonging to the Company,.....			5,821,262 33
Assets of the Company at their actual value,.....			\$24,325,984 39

III. LIABILITIES.

Net amount of unpaid losses,.....	\$409,250 00
Re-insurance on fire risks one year or less. 33½ p. c., \$1,932,984 56	
Amount required to re-insure all outstanding risks,.....	1,804,202 21
Amount reclaimable on perpetuale fire policies,.....	292,573 79
Re-insurance fund under the life insurance department,.....	12,705,167 54
Cash dividends to stockholders remaining unpaid,.....	2,760 16

Bills payable on acceptance not yet matured,.....	\$16,169 11
All other demands against the Company,.....	5,847,994 46
Total liabilities, except capital stock,.....	\$21,078,117 27
Capital stock,.....	1,228,200 00
Surplus beyond capital,	2,019,667 12
Total liabilities, including capital and surplus,.....	\$24,325,984 39

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$5,798,953 69
Deduct re-insurance, rebate, abatements and return premiums,.....	386,347 06
Net cash received for premiums,	\$5,412,606 63
From interest on loans and dividends on stocks and bonds,.....	438,701 85
Deposit premiums received on perpetual fire risks,....	\$11,012 33
Actual cash income,.....	\$5,851,308 48

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses,.....	\$2,523,637 66
Cash dividends,.....	122,820 00
Commissions or brokerage,.....	1,447,133 19
Taxes,.....	49,233 10
Deposit premiums returned on perpetual fire risks,..	\$15,765 06
Actual cash expenditures,.....	\$4,142,823 95

VI. MISCELLANEOUS.

	Premiums.
Net amount of risks in force,.....	\$1,501,155,760 00
Premiums received since the organization of the Company,.....	71,387,366 70
Losses paid since the Company organized,.....	46,932,766 85
Cash dividends paid stockholders,.....	9,050,493 16
Stock owned by directors at date,.....	215,620 00
Loaned to officers and directors,.....	37,500 00
Loaned to stockholders not officers,.....	38,750 00

UNITED STATES BRANCH OF THE LIVERPOOL, LONDON AND GLOBE.

Manager in the United States, JAMES E. PULSFORD, 45 Williams St., N. Y.

Commenced Business in the United, States 1851.

Attorney in Connecticut, J. G. NORTH, New Haven.

II. ASSETS.

Real estate owned by the Company. unenumbered,.....	\$460,000 00
Loans on bond and mortgage, (first liens), not more than one year's interest due,.....	1,146,400 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. AND STATE STOCKS:—		
United States 5-20's, 1864,.....	\$35,000 00	\$39,900 00
“ “ 1865,.....	75,000 00	87,250 00
“ “ 1867,.....	485,000 00	577,150 00
“ 10-40's,.....	185,000 00	216,912 50
“ Funded debt, 1881, 5's,	100,000 00	116,500 00
“ “ “ 6's,	90,000 00	107,325 00
“ Currency 6's, 1881,.....	365,000 00	447,581 25
South Carolina 6's,.....	20,000 00	6,800 00
Alabama 5's,.....	10,000 00	2,500 00
MUNICIPAL BONDS:—		
City of Richmond 8's,.....	5,000 00	4,500 00
Mississippi Warrants,.....	20,000 00	17,000 00
Total,	\$1,390,000 00	\$1,623,418 75
Loan on security of Life Policy,.....		2,223 65
Cash in Company's principal offices,.....		10,007 14
Cash deposited in bank,.....		254,442 40
Interest due and accrued on stocks,.....		25,590 29
Net premiums in course of collection,.....		231,943 64
Bills receivable,.....		7,804 30
All other property belonging to the Company,.....		4,500 00
Assets of the Company at their actual value,.....		\$3,766,330 17

III. LIABILITIES.

Losses in process of adjustment,.....	\$140,905 23
Losses resisted,.....	75,346 39
Total,	216,251 62
Deduct re-insurance,.....	3,227 00
Net amount of unpaid losses,	\$213,024 62

Re-insurance on fire risks, one year or less,.....	\$1,008,541 78
Re-insurance on risks more than one year,.....	237,707 50
Amount required to re-insure all outstanding risks,.....	\$1,246,249 28
Amount reclaimable by the insured on perpetual policies,.....	294,293 64
Re-insurance fund under Life Department,.....	115,643 47
Total liabilities,.....	\$1,869,211 01
Surplus of assets in the United States, over liabilities,.....	1,897,119 16
Total liabilities, including surplus,.....	\$3,766,330 17

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$2,670,852 17
Deduct re-insurance, rebate, abatements and return premiums,.....	342,712 26
Actual cash premiums,.....	\$2,328,139 91
From interest on bonds and mortgages,.....	43,510 59
From interest on loans and dividends on stocks and bonds,.....	85,671 24
From all other sources,.....	64,066 05
Deposit premiums (less 5 per cent.) on perpetual risks,.....	\$8,776 82
Actual cash income,.....	\$2,521,387 79

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$169,983 40 occur- ring in previous years,).....	\$955,410 37
Deduct re-insurance, &c.,.....	26,094 20
Net amount paid for losses,.....	\$929,316 17
Commissions or brokerage,.....	308,093 06
Salaries and fees,.....	253,016 39
Taxes,.....	45,071 87
Life expenditures,.....	13,405 86
All other payments and expenses,.....	124,999 40
Deposit premiums received on perpetual fire risks,.....	\$6,409 18
Actual cash expenditures,.....	\$1,673,902 75

VI. MISCELLANEOUS.

	Premiums.
Risks in force having not more than one year to run,.....	\$168,576,087 00 \$1,995,744 83
Having more than one and not more than three years to run,.....	19,158,399 00 232,224 89
Having more than three years to run,.....	7,075,186 00 120,421 50
Perpetual risks in force, and interest premiums,.....	7,783,568 00 21,338 73
	\$202,593,240 00 \$2,369,729 95
Premiums received in the United States since the organization of the Company,.....	33,838,682 99

Losses paid in the United States since the Company organized,...	\$21,051,964 26
Amount deposited in different States for the security of policy-holders,	775,000 00

Business in Connecticut in 1875.

Fire risks taken,.....	\$2,109,617 66
Premiums received on same,.....	30,058 35
Losses paid,.....	5,462 81

THE CORPORATION OF THE LONDON ASSURANCE,

LONDON, ENGLAND.

Commenced Business 1720.

ROBERT GILLESPIE, *Governor.*I. P. LAURENCE, *Secretary.*

I. CAPITAL.

Capital actually paid up in cash,.....	£448,275 0 0
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II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due,.....	1,803,501 15 0
Loans on bond and mortgage (first liens) more than one year's interest due,.....	15,991 9 11

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
British Government,	£420,000 0 0	£375,029 7 1
India 4 per cents.,.....	50,000 0 0	51,687 10 0
U. S. Government,.....	90,000 0 0	96,227 10 0
Canadian con. 5 per cent.,...	10,300 0 0	10,982 7 6
Canadian Dominion, 6 per c.	20,521 18 4	22,317 11 8
Bombay, Baroda & Central India Railway,	9,500 0 0	10,687 10 0
East India Railway,.....	16,700 0 0	19,831 5 0
Madras "	10,000 0 0	11,237 10 0
Oude & Rohileund Railway,.	1,500 0 0	1,710 0 0
Gt. Western Railway pref.,.	20,000 0 0	23,762 10 0
No. Staffordshire "	20,000 0 0	20,800 0 0
South Eastern "	40,000 0 0	42,300 0 0
So. Yorkshire Railway deb.,.	20,000 0 0	22,200 0 0
City of London,.....	1,000 0 0	3,000 0 0
Mersey Docks & Har. board,	2,000 0 0	
Turkish 4 cents. guar. by England and France,.....	23,700 0 0	24,233 5 0

	Par Value.	Market Value.
Great Eastern Railway deb.	£10,000 0 0	£219,400 0 0
Salisbury & Yeovil “	30,000 0 0	
Shropshire Union “	20,000 0 0	
East Indian “	40,300 0 0	
Gt. Indian Peninsular “	16,500 0 0	
Madras “	72,100 0 0	
Indian Government deb.,....	500 0 0	
Total,.....	£974,621 18 4	£955,406 6 3
Loans on security of Life policies issued by the Company,.....		33,960 0 0
All other investments, viz: Government Life Annuities,.....		3,156 0 0
Cash in Company's principal office,.....		9 0 10
Cash deposited in bank,.....		35,370 15 8
Interest due and accrued on stocks,.....		4,287 3 4
Interest due and accrued on other loans,.....		
Gross premiums in course of collection and agents' balances,...		63,008 13 10
Bills receivable for fire, marine and life risks,.....		8,471 1 1
All other property belonging to the Company,.....		188 10 0
Assets of the Company at their actual value,.....		£2,900,606 19 0

III. LIABILITIES.

Net amount of unpaid losses,.....	£46,581 0 6
Gross premiums, less 10 per cent. discount, received on unexpired marine risks,.....	£59,191 0 0
Am't estimated to re-insure all outstanding risks,	89,944 0 0
	149,135 0 0
Re-insurance fund under the life insurance department,.....	1,623,307 1 2
Cash dividends unpaid,.....	776 5 0
All other demands against the Company,.....	2,912 7 10
Total liabilities, except capital stock,.....	£1,822,711 14 6
Capital stock,.....	448,275 0 0
Surplus beyond capital,.....	629,620 4 6
Total liabilities, including capital and surplus,.....	£2,900,606 19 0

IV. INCOME DURING THE YEAR.

	Fire.	Marine.
Gross prem's received in cash,..	£258,088 2 1	£128,688 17 10
Deduct re-insurance, rebate and return premiums,.....	33,227 4 10	14,528 8 7
Actual Cash premiums,...	£224,860 17 3	£114,160 9 3
From interest on bonds and mortgages,.....	120,539 15 7	
From interest on loans and dividends on stocks and bonds,.....		
From all other sources,.....	165,428 0 4	
Actual cash income,.....	£624,989 2 5	

V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.			
Gross amount paid for losses, ..	£101,839 19 6	£110,916 8 0			
Deduct salvages, &c.,	2,497 2 10	5,243 11 3			
Net am't paid for losses, ..	£99,342 16 8	£105,672 16 9	£205,015 13 5		
Cash dividends,			107,586 0 0		
Commissions or brokerage,			41,580 4 4		
Salaries, fees &c.			35,734 9 11		
Taxes and agents' licenses,			4,787 15 11		
All other payments and expenses,			153,434 14 2		
Actual cash expenditures,			£548,138 17 9		

UNITED STATES BRANCH OF THE LONDON
ASSURANCE CORPORATION.

Managers in the United States, FRANCE, HARE & LOCKWOOD, 88 Wall St. N. Y.

Commenced Business in the U. S., July, 1872.

Attorney in Connecticut, C. B. BOWERS, New Haven.

II. ASSETS.

Loans on bond and mortgage, (first liens,) more than one year's interest due,	\$7,044 51
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Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. STOCKS :—			
United States 5-20's, 1867, reg.	\$460,000 00	\$549,700 00	
“ 1881, registered,	175,000 00	209,125 00	
“ 5-20's, 1864, reg.,	15,000 00	17,100 00	
Total,	\$650,000 00	\$775,925 00	\$775,925 00
Cash in Company's principal office,		2,600 00	
Cash deposited in Bank,		52,298 29	
Assets of the Company at their actual value,			\$837,867 80

III. LIABILITIES.

Net amount of unpaid losses,	\$8,400 00
Re-insurance on fire risks, one year or less, ...	\$147,276 87
Re-insurance on fire risks, more than one year,	84,338 59
Amount required to re-insure all outstanding risks,	231,615 46
Total liabilities,	\$240,015 46
Surplus of assets in the United States over liabilities,	597,852 34
Total liabilities, in the United States,	\$837,867 80

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$462,503 21	
Deduct re-insurance, rebate, abatements and return premiums,.....	83,374 20	
Actual cash premiums,.....		\$379,129 01
From interest on loans and dividends on stocks and bonds,.....		16,968 23
Actual cash income,.....		\$396,097 24

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses,.....	\$106,504 18	
Deduct Salvages &c.,.....	399 98	
Net amount paid for losses,.....		\$106,104 20
Commissions or brokerage,.....		45,737 68
Salaries, fees, &c.,.....		28,029 65
Taxes,.....		17,162 75
All other Payments and Expenditures,.....		35,460 40
Actual cash expenditures,.....		\$232,494 68

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$33,348,707 00	\$311,367 83
Having more than one and not more than three years to run,.....	7,559,724 00	105,720 64
Having more than three years to run,.....	2,006,159 00	32,886 94
	\$42,914,590 00	\$449,975 41

Business in Connecticut in 1875.

Fire risks taken (no inland,)..	\$655,130 00
Premiums received on same,.....	7,933 41
Losses paid,.....	2,901 63

NORTH BRITISH AND MERCANTILE FIRE INSURANCE COMPANY,

LONDON, ENGLAND, AND EDINBURGH, SCOTLAND.

Commenced Business 1809.

DAVID SMITH, *General Manager.*

JOHN OGILVIE, *Secretary.*

I. CAPITAL.

Capital actually paid up in cash,..... \$1,363,636 36

II. ASSETS.

Real estate owned by the Company, unencumbered,..... \$1,285,098 77

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. 5-20's,.....	\$1,231,500 00	£250,121 13 01	
“ 10-40's,.....	550,000 00	112,014 17 0	
“ Funded 5-20's,.....	250,000 00	51,625 0 0	
“ Currency 6's,.....	225,000 00	46,068 15 0	
Illinois State bonds,.....	18,000 00	3,086 5 5	
Alabama “	10,000 00	1,755 0 0	
Old Virginia “	56,000 00	5,603 2 6	
Old Tennessee State bonds,...	26,000 00	3,350 0 0	
South Carolina “	20,000 00	3,150 0 0	
Great Eastern Ry. debent....	£8,000	8,720 0 0	
Baden Obligations,.....	£60,000 00	4,336 2 8	
Wurtemberg Government,...	40,000 00	2,676 5 1	
Royal Prussian loan,.....	10,000 00	1,296 6 0	
Saxon 4 per cent loan,.....	12,000 00	1,633 9 10	
Saxon 3 “	9,000 00	997 14 4	
Loban-Zittan Ry. stock,.....	35,000 00	4,087 17 5	
Rentes Italiens,.....	£17,000 00	3,732 4 0	
North British and Mercantile,		20,915 0 0	
Total,.....		\$2,864,561 55	\$2,854,561 55

Loans on Collateral.

	Market Value.	Amt. Loaned.
N. B. and Mercantile shares,.....	£580	£210 0 0
Loan on Cliff property in Kent,.....		10,000 0 0
Security of revision and life interest on estate (yearly rental £895.).....		10,353 17 1

	Market Value.	Amt. Loaned.	
64 shares of Steamship Andres.....	£35,000		
26 mort. De bent. Atlas Co.,.....	25,000	£25,666 14 6	
7 Promissory Notes for,.....	25,000		
£130,390. Spanish stock, 3 per c. }			
£20,000 Buenos Ayres 6's,.....	54,475	40,000 0 0	
£10,000. B.A.Gt. Southern Ry. 7's, }			
£21,000. Egypts, 1873,.....	16,447 10	15,000 0 0	
Cash in Company's principal office,.....		\$2,734 11	\$552,166 00
Cash deposited in Bank,.....		224,721 73	
			\$227,455 84
Cash deposited at Rio Janeiro,.....			5,056 81
Amount due from branch agencies,.....			1,147,134 63
Amount of premiums in course of collection.....			85,944 84
Bills receivable, not matured, other than those taken for prem's.			513,703 45
Interest due and accrued on stocks,			11,423 66
Due by life department,.....			58,854 93
Due from other Companies for re-insurance,.....			131,164 93
Assets of the Company at their value,.....			\$6,882,566 26

III. LIABILITIES.

Amount of unpaid losses,.....	\$518,091 38
Amount required to re-insure all outstanding risks,.....	1,499,892 78
Unclaimed dividends.....	7,530 77
Bills payable,.....	39, 73 34
Re-insurance,.....	248,394 13
All other demands against the Company,.....	1,920 00
Total liabilities, except capital and net surplus,.....	\$2,315,704 35
Capital actually paid in cash,.....	1,363,636 36
Surplus over and above all liabilities,.....	3,203,225 55
Total liabilities, including capital and surplus,.....	\$6,882,566 26

IV. INCOME DURING THE YEAR.

Net premiums received in cash after deducting re-insurance, rebate, abatement, and return premiums,.....	\$4,499,678 20
From interest on loans and dividends on stocks and bonds,.....	266,211 70
From all other sources,.....	192 95
Amount required to safely re-insure 1873 outstanding risks now brought into account,.....	1,386,619 25
Actual cash income,.....	\$6,152,702 10

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid during the year for losses, after de- ducting all salvages and re-insurances in other companies,...	\$2,487,269 41
Cash dividends,.....	272,727 27
Commissions or brokerage,.....	714,334 90
Salaries and fees,.....	520,876 42

Taxes,	\$7,352 55
Bad debts.....	3,301 17
All other expenditures (re-insurance premiums of 1873 paid in 1874,).....	107,149 03
Amount required to safely re-insure all outstanding risks, Dec. 31, 1874,.....	1,499,892 73
Actual cash expenditures,.....	<u>\$5,612,903 48</u>

VI. MISCELLANEOUS.

Total amount written during the year,.....	\$1,297,908,147 00
Net amount in force, Dec. 31, 1874,.....	865,272,098 00
Total amount of losses incurred during the year,.....	2,487,269 41
Amount deposited in different States and countries for the security of all the Company's policy holders,.....	<u>1,352,383 91</u>

UNITED STATES BRANCH OF THE NORTH BRITISH AND MERCANTILE.

Managers in the United States, EZRA WHITE, CHARLES E. WHITE and S. P. FLAGDEN, No. 54 William Street, New York.

Commenced Business in the United States, 1866.

Attorney in Connecticut, JUDAH FRISBIE, New Haven.

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. AND STATE STOCKS:—			
United States 6's, 1881, reg.,.....	\$50,000 00	\$59,750 00	
“ 5's, “	112,000 00	130,480 00	
“ 5-20's, '65, reg., old	150,000 00	172,500 00	
“ 5-20's, '67, reg.,....	506,000 00	602,140 00	
“ Currency 6's, reg.,.	310,000 00	379,750 00	
Illinois 6's, coupons,.....	18,000 00	18,720 00	
Tennessee 6's, coupons, funded.,	26,000 00	10,660 00	
South Carolina 6's “ “	11,500 00	5,980 00	
Virginia 6's, consols, reg.,.....	37,300 00	27,975 00	
“ 6's, def. cer.,.....	18,700 00	1,683 00	
Alabama 8's, coupons, reg.,	10,000 00	2,880 00	
MUNICIPAL BONDS:—			
N. Y. City and County 7's, long,	49,000 00	54,880 00	
Total.....	\$1,298,500 00	\$1,467,318 00	\$1,467,318 00
Cash in Company's principal office,.....			109 92
Cash deposited in Bank,.....			188,776 29
Net premiums in course of collection,.....			61,647 13
Bills receivable,.....			<u>1,211 06</u>
Assets of the Company at their actual value,.....			<u>\$1,719,062 40</u>

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$9,092 94	
Losses reported and unadjusted,.....	66,912 00	
Losses resisted,.....	33,520 81	
Net amount of unpaid losses,.....		\$109,525 75
Re-insurance on fire risks, one year or less,.....	\$599,247 00	
Re-insurance on risks more than one year,.....	215,583 10	
Amount required to re-insure all outstanding risks,.....		814,830 10
Total liabilities,.....		\$924,355 85
Surplus of assets in United States over liabilities,.....		794,706 55
Total liabilities, including surplus,.....		\$1,719,062 40

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$1,581,504 34	
Deduct re-insurance, rebate, abatements and return premiums,	152,149 07	
Actual cash premiums,.....		\$1,429,355 27
From interest on loans and dividends on stocks and bonds,.....		76,300 86
Actual cash income,.....		\$1,505,656 13

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$56,480 20 occurring in previ- ous years),.....	\$723,767 97	
Commissions or brokerage,.....	188,306 25	
Salaries and fees,.....	100,804 08	
Taxes,	29,276 28	
All other payments and expenses,.....	113,849 80	
Actual cash expenditures,.....		\$1,156,004 38

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,	\$88,392,124 00	\$1,198,494 00
Having more than one and not more than three years to run,.....	20,359,194 00	273,455 89
Having more than three years to run,.....	6,074,356 00	85,849 29
	\$114,825,674 00	\$1,557,799 18
Premiums received since the organization of the Company in the United States,.....		10,630,775 00
Losses paid in the United States since the Company organized,...		7,899,602 00
Amount deposited in various States for the security of Policy- holders,		1,057,500 00

Business in Connecticut in 1875.

Fire risks taken, (no inland).....	\$3,637,253 00
Premiums received on same,.....	54,916 62
Losses paid,.....	37,883 87

QUEEN INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

Commenced Business August, 1858.

JAMES MONCRIEFF WILSON, *Manager.*THOMAS WALTON, *Sub-Manager.*

I. CAPITAL.

Capital actually paid up in cash,..... £179,835 0 0

II. ASSETS.

Real estate owned by the Company unencumbered,..... £124,761 9 2

Loans on bond and mortgage, (first liens,)..... 114,404 5 2

Interest accrued on bond and mortgage loans,..... 1,506 0 7

Val. of mort. prem. (ins' for £115,169 19 9)....£207,547 5 0

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. 6's, reg. 1881,.....	\$870,000 00	£176,082 13 2
Canadian 5's, stock,.....	£10,500 0 0	10,500 0 0
New Dominion 6's,.....	100,000 0 0	20,000 0 0
Birkenhead Gas bonds,.....	3,000 0 0	3,000 0 0
City of Melbourne 6's,.....	7,000 0 0	7,137 0 0
“ Geelong 6's,.....	2,000 0 0	2,000 0 0
“ Dunedin 7's,.....	1,200 0 0	1,262 0 0
Alabama 5's,.....	10,000 0 0	969 15 5
British Govt. 3's, consols,.....	5,000 0 0	4,572 1 1
Bomb'y, Barod & C. India Ry,	5,000 0 0	5,188 17 6
Gt. Indian Peninsular Ry,.....	5,000 0 0	5,327 4 4
Gt. Western pref. 5's,.....	10,000 0 0	11,141 13 4
South Devon Railway,.....	10,000 0 0	10,800 0 0
Lancashire, York'sh Ry. 5's,..	30,000 0 0	33,450 0 0
Dutch Rhenish Ry. 4's,.....	16,000 0 0	13,420 0 0

Total, £204,851 4 10

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.
L. & N. West. Ry. }			
N. East. & B. Ry. }			
So. Eastern Ry.. }	£4,900 0 0	£3,408 0 0	£2,300 0 0
Gt W. Canda Ry. }			
L. & York'sh. Ry.	1,661 0 0	2,358 0 0	2,000 0 0
Gt. W. Can. Ry.	632 10 0	368 2 11	292 7 7
L. & N. West. Ry.	1,532 10 0	2,268 0 0	1,850 0 0
Total,	£8,726 0 0	£8,402 2 11	£6,442 7 7

All other loans.....	£ 38,572	7	11
Cash in the Company's principal office,.....	88	7	7
Cash deposited in Bank,.....	45,872	13	9
Interest due and accrued on stocks,.....	4,923	19	4
Interest due and accrued on collateral loans,.....			
Gross premiums in course of collection.....	9,071	7	7
All other property belonging to the Company,.....	60,866	7	2
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Assets of the Company at their actual value,.....	£711,360	10	8

III. LIABILITIES.

Losses reported and unadjusted,.....	£39,032	5	7
Losses resisted,.....	3,555	5	0
<hr/>			
Total,.....	£42,587	10	7
Deduct re-insurance,.....	2,409	19	10
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Net amount of unpaid losses,.....	£40,177	10	9
Amount required to re-insure all outstanding risks,.....	66,926	0	7
Re-insurance fund under the life insurance department,.....	225,460	12	8
Cash dividends to stockholders remaining unpaid,.....	106	9	0
All other demands against the Company,.....	54,018	18	2
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Total liabilities, except capital stock,.....	£386,689	11	2
Capital Stock,.....	179,835	0	0
Surplus beyond capital,.....	144,835	19	6
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Total liabilities, including capital and surplus,.....	£711,360	10	8

IV. INCOME DURING THE YEAR.

Net cash premiums.....	£334,630	2	8
From interest on bonds and mortgages,.....	20,439	9	3
From interest on loans and dividends on stocks and bonds,.....			
From all other sources,.....	7,641	9	2
Received for calls on increased capital,.....	£5	0	0
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Actual cash income,.....	£362,711	1	1

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses,.....	£185,694	13	1
Cash dividends,.....	26,975	5	0
Commissions or brokerage,.....	55,103	13	7
Salaries and fees,.....	37,273	13	10
Taxes,.....			
All other payments and expenses,.....			
Actual cash expenditures,.....	£305,047	5	6

VI. MISCELLANEOUS.

		Premiums.	
Risks in force,.....	£26,835,149	£133,852	1 1
Premiums received since the organization of the Company,.....		2,102,174	0 0

Losses paid since the organization of the Company.....	£1,400,258	0	0
Cash dividends paid stockholders,.....	150,944	0	0
Stock owned by directors at date,.....	177,840	0	0
Loaned to officers and directors,.....	500	0	0
Loaned to stockholders not officers,.....	4,315	0	0

UNITED STATES BRANCH OF THE QUEEN.

Manager in the United States, WILLIAM H. ROSS, 216 Broadway, New York.

Commenced Business in the United States, 1866.

Attorney in Connecticut, C. C. KIMBALL, Hartford.

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. AND STATE STOCKS :—			
United States 6's, 1881,.....	\$870,000 00	\$1,039,650 00	
“ 10-40's,	260,000 00	235,250 00	
Alabama 5's, certificates,.....	10,000 00	3,000 00	
Total,.....	\$1,080,000 00	\$1,277,900 00	\$1,277,900 00
Special deposit with National Park Bank,.....		5,800 00	
Cash deposited in Bank,.....		48,305 63	
Net premiums in course of collection,.....		16,415 95	
Office furniture,.....		\$3,930 71	
Assets of the Company at their actual value,.....			\$1,348,421 58

III. LIABILITIES.

Losses reported and unadjusted,.....	\$38,239 71	
Losses resisted,.....	22,872 90	
Total,	\$61,112 61	
Deduct re-insurance,.....	1,058 19	
Net amount of unpaid losses,.....		\$60,054 42
Re-insurance on fire risks, one year or less.....	\$423,755 54	
Re-insurance on risks more than one year,.....	31,336 61	
Amount required to re-insure all outstanding risks,.....		\$455,092 15
Rent.....		2,000 00
Total liabilities, except capital stock,.....		\$517,146 57
Surplus of assets in United States over liabilities,.....		831,275 01
Total liabilities, including capital and surplus,.....		\$1,348,421 58

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$1,070,498 82	
Deduct re-insurance, rebate, abatements and return premiums,.....	108,235 82	
Actual cash premiums,		\$962,263 00
From interest on loans and dividends on stocks and bonds,.....		1,858 32
Actual cash income,		\$964,121 32

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$26,282.73 occur- ring previous years,).....	\$455,407 73	
Deduct re-insurance,.....	5,232 90	
Net amount paid for losses,.....		\$450,174 83
Commissions or brokerage,.....		144,167 41
Salaries and fees,.....		41,350 94
Taxes,.....		22,221 63
All other payments and expenses,.....		49,086 24
Actual cash expenditures,.....		\$707,001 05

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$70,178,199 00	\$847,511 07
Having more than one and not more than three years to run,.....	3,113,736 00	39,790 71
Having more than three years to run,.....	1,422,478 00	22,882 51
	\$74,714,413 00	\$910,184 29
Premiums received since the organization of the Company,.....		5,879,684 00
Losses paid since the Company organized,.....		3,735,624 00
Stock owned by directors at date, in the United States,.....		£1,100 00
Amount deposited in different States for the security of Policy- holders,.....		930,000 00

Business in Connecticut in 1875.

Fire risks taken (no inland,).....	\$3,353,222 00
Premiums received on same,.....	50,960 84
Losses paid,.....	32,288 74

ROYAL INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

Commenced Business June, 1845.

Manager and Secretary, JOHN H. McLAREN.

I. CAPITAL.

Capital actually paid up in cash, \$1,592,497 50

II. ASSETS.

Real estate owned by the Company unencumbered,..... \$1,108,934 72

Loans on bond and mortgage, (first liens) not more than one
year's interest due, 327,895 74

Value of mortgaged premises, \$919,833 00

Stocks and Bonds owned by the Company.

	Par Value.			Market Value.		
United States 6's, 1881,.....	£41,666	13	4	£43,022	14	7
“ 10-40's, reg.,.	38,541	13	4	38,597	14	6
“ 5's, funded....	13,541	13	4	13,428	8	2
“ cur. 6's, reg.,.	214,583	6	8	220,513	12	9
Alabama 8's, 1881,.....,.....	2,083	6	8	909	1	10
British Indian & Col. sec.,.	160,927	16	8	161,331	6	9
Eng. Ry. deb. & deb. stock,	22,450	0	0	22,755	0	0
“ pref. & guar. “	832,591	5	0	977,703	19	6
Total,,.....	£1,326,385	15	0	£1,478,261	18	1
					1	£1,478,261 18 1

Loans to Towns and Townships, Corporations, etc.

	Market Value.			Am't Loaned.		
Borough of Bootle,.....	£3,350	0	0	£3,350	0	0
Fulham Burial Board,.....	6,779	8	6	6,779	8	6
Taxteth Park L. bd. health,	11,497	7	2	11,497	7	2
Taxteth Burial Board,.....	10,925	0	0	10,925	0	0
Wavertree Local Board,.....	4,436	19	3	4,436	19	3
Bebington Burial Board,....	15,755	1	1	15,755	1	1
Dorchester Local Board,....	1,686	13	4	1,686	13	4
Sefton Highway Board,....	3,225	0	0	3,225	0	0
Brikenhead Imp. Com'rs,...	26,852	5	11	27,852	5	11
Burton-on-Trent “ ...	47,169	2	9	47,169	2	9
Corporation of London,.....	25,323	17	8	25,323	17	8
“ Liverpool, ..	105,657	18	3	105,657	18	3
Letherland Local Board,....	10,148	19	9	10,148	19	9
Prescot Highway Board,....	2,330	0	0	2,330	0	0
Ashburne Local Board,.....	897	12	5	897	12	5

	Market Value.	Am't Loaned.
Newton Health Local Board	£2,869 8 4	£2,869 8 4
Childwall Highway Board, .	1,942 17 8	1,942 17 8
Holywell Local Board,.....	1,533 6 8	1,533 6 8
Pensarm "	1,644 0 0	1,644 0 0
Oxton "	1,800 0 0	1,800 0 0
Mer. Docks & Har. Board, .	139,275 4 10	139,275 4 10
Lon. & St. Kath. Dock Co.,	22,000 0 0	22,000 0 0
Corporation of Manchester,	216 19 7	216 19 7
Liverpool Exchange Co.,....	69,269 14 0	69,269 14 0
Liverpool United G. L. Co.,	30,000 0 0	30,000 0 0
Sub-Marine Telegraph Co.,	65,000 0 0	43,500 0 0
Loans on security of various British Railway stocks and shares, with margin of from 17 to 61 per cent. on amount loaned,.....	773,915 0 0	552,668 5 7

Total,.....£1,306,501 17 2 £1,143,755 2 9 £1,143,755 2 9

All other loans,.....	\$523,561 90
Cash in Company's principal office and in banks,.....	785,706 03
Interest due and accrued on stocks and b'ds. and collateral loans	196,815 55
Net premiums in course of collection,.....	458,772 43

Assets of the Company at their actual value,..... \$17,315,393 48

III. LIABILITIES.

Losses reported and unadjusted,.....	£31,309 4 0
Losses resisted,.....	14,907 10 0

Total,	£46,216 14 0
Deduct re-insurance,.....	1,598 4 8

Net amount of unpaid losses,..... \$245,401 57

Re-insurance on fire risks, one year or less,.....	\$1,339,347 50
Re-insurance on risks more than one year,.....	318,160 00

Amount required to re-insure all outstanding risks,.....	1,657,507 50
Amount reclaimable on perpetual fire policies,.....	20,558 10
Re-insurance fund under the life insurance department,.....	9,155,850 00
Bonus to life policy holders,.....	1,100,000 00
Cash dividends to stockholders, remaining unpaid,.....	4,894 27
Due and accrued for miscellaneous expenses,.....	33,441 65
All other demands against the Company,.....	195,395 32

Total liabilities, except capital stock,.....	\$12,413,048 41
Capital stock,.....	1,592,497 50
Surplus beyond capital,.....	3,309,847 57

Total liabilities, including capital and surplus,..... \$17,315,393 48

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	£1,010,562 16 6	
Deduct re-insurance, rebate, abatements, and return premiums,.....	235,931 6 4	
Actual cash premiums,.....		\$4,260,473 29
From interest on bonds and mortgages,.....		262,067 23
From interest on loans and dividends on stocks and bonds,..}		
Actual cash income,.....		\$4,522,540 52

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses,.....	£517,305 3 3	
Deduct re-insurance,.....	115,113 4 4	
Net amount paid for losses,.....		\$2,212,055 70
Cash dividends		265,416 25
Commissions or brokerage,.....		551,640 51
Salaries and fees,.....		260,194 32
All other payments and expenses,.....		262,605 82
Actual cash expenditures,.....		\$3,551,912 60

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$863,310,500	\$3,825,845 20
Having more than one and not more than three years, and more than three years to run,..	43,012,800	635,327 01
Perpetual risks in force and interest premiums,..	636,600	866 46
	\$906,959,900	\$4,463,038 67
Premiums received since the organization of the Company,....		49,197,840 76
Losses paid since the Company organized,.....		31,196,076 33
Cash dividends paid stockholders,.....		4,471,502 06
Stock owned by directors at date,.....		188,991 00

UNITED STATES BRANCH OF THE ROYAL,

Managers in the United States, FOSTER & SCULL, 53 Devonshire St., Boston.

Commenced Business, 1845.

Attorney in Connecticut, EARL WARNER, Jr., New London.

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. AND STATE STOCKS:—		
United States 10-40's, reg.,.....	\$185,000 00	\$217,375 00
“ 6's, reg.,.....	1,255,000 00	1,538,943 75
“ 6's, 1881, coupons, ..	100,000 00	124,000 00
“ 6's, 1881, reg.,.....	100,000 00	119,500 00
“ 5's, 1881, reg.,.....	65,000 00	75,725 00
Alabama 8's,.....	10,000 00	5,000 00
Total,	\$1,715,000 00	\$2,080,543 75
Cash deposited in Bank,.....		183,183 27
Interest due and accrued on stocks,.....		41,040 00
Net premiums in course of collection,.....		125,286 76
Assets of the Company at their actual value,.....		\$2,430,053 78

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$24,365 68
Losses reported and unadjusted,.....	38,608 56
Losses resisted,.....	23,600 00
Net amount of unpaid losses,.....	\$86,574 24
Re-insurance on fire risks, one year or less,.....	\$712,161 67
Re-insurance on risks more than one year,.....	394,646 60
Amount required to re-insure all outstanding risks.....	\$1,106,808 27
Amount reclaimable by the insured on perpetual fire policies,....	14,527 05
Re-insurance fund under life department.....	122,625 00
All other demands against the Company,.....	11,950 91
Total liabilities,.....	\$1,342,485 47
Surplus of assets in the United States over liabilities,.....	1,087,568 31
Total liabilities, including surplus,.....	\$2,430,053 78

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$1,915,867 66	
Deduct re-insurance, rebate, abatements and return premiums,.....	231,635 01	
Actual cash premiums,.....		\$1,684,232 65
From interest on loans and dividends on stocks and bonds,.....		80,050 29
From all other sources,.....		681 82
Actual cash income,.....		\$1,764,964 76

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$83,910.98 occurring in previous years,).....	\$764,838 68	
Deduct re-insurance,.....	7,062 74	
Net amount paid for losses,.....		\$757,775 94
Commissions or brokerage,.....		284,317 85
Salaries and fees,.....		101,163 84
Taxes,.....		40,500 79
All other payments and expenses,.....		67,095 26
Actual cash expenditures,.....		\$1,251,313 68

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,	\$112,101,104 44	\$1,424,323 34
Having more than one and not more than three years to run,.....	32,615,881 80	576,650 21
Having more than three years to run,.....	9,656,625 33	159,372 17
Perpetual risks in force and interest premiums,.	573,703 00	15,291 63
	\$154,947,314 57	\$2,175,637 35

Business in Connecticut in 1875.

Fire risks taken, (no inland).....	\$1,441,154 00
Premiums received on same,.....	23,261 24
Losses paid,.....	14,958 14

ROYAL CANADIAN INSURANCE COMPANY,

MONTREAL, CANADA.

Commenced Business 1873.

J. T. SINCENNES, *President*.ARTHUR GAGNON, *Secretary*.

I. CAPITAL.

Capital actually paid up in cash,.....	\$576,820 00
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II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$37,000 00
Interest accrued on bond and mortgage loans,.....	492 78
Value of mortgaged premises,.....	\$118,500 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
Bank of Montreal,.....	\$46,000 00	\$83,145 00
Exchange Bank of Canada,....	23,500 00	20,680 00
City Bank,.....	15,000 00	14,550 00
Canadian Bank of Commerce,.....	20,000 00	23,750 00
Merchants Bank of Canada,.....	50,000 00	46,875 00
Royal Canadian Bank,.....	26,400 00	24,618 00
Ontario Bank,.....	12,000 00	12,600 00
La Banque du Peuple,.....	24,100 00	22,292 50
Montreal Building association,.....	1,000 00	1,000 00
Montreal Harbor bonds,.....	50,000 00	51,000 00
Montreal Warehousing bonds,.....	24,333 33	24,333 33
Consolidated Fund of Quebec,.....	2,000 00	2,000 00
United States 5's, 1881,.....	100,000 00	116,500 00
“ 6's,.....	100,000 00	119,250 00
“ bonds reg. 1867,.....	10,000 00	11,900 00
“ “ 1868,.....	35,000 00	41,737 50
“ 5's, 1868,.....	55,000 00	65,450 00
“ 5's, 1881,.....	50,000 00	59,625 05
“ 5's, 1881,.....	80,000 00	93,200 00
“ 5's, 1881,.....	20,000 00	23,300 00
N. Y. Central & Hud. R. R. 1st mortg.	30,000 00	36,000 00
N. Y. & Harlem R. R. 1st mortg. reg.,	10,000 00	11,500 00
Harlem R. R. coupon,.....	10,000 00	11,550 00

Total,	\$794,333 33	\$916,856 33	\$916,856 33
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Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.	
Sincennes & McNaughton, stk.	\$1,000 00	\$1,000 00	\$990 86	
Merchants Bank of Canada,...	1,000 00	937 50	800 00	
Total,	\$2,000 00	\$1,937 50	\$1,790 86	\$1,790 86
Cash in Company's principal office,.....				6,184 28
Cash deposited in Bank,.....				53,937 78
Interest due and accrued on stocks.....				13,149 92
Interest due and accrued on collateral loans,.....				10 33
Gross premiums in course of collection,.....				242,298 06
Bills receivable,..				41,700 63
All other property belonging to the Company,.....				54,044 89
Assets of the Company at their actual value,.....				\$1,367,465 86

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$162,662 24	
Losses reported and unadjusted,.....	7,000 00	
Net amount of unpaid losses,.....		\$169,662 24
Re-insurance on fire risks, one year or less,.....	\$412,603 68	
Re-insurance on risks more than one year,.....	57,883 44	
Re-insurance on inland navigation risks,.....	8,883 77	
Unexpired marine risks,.....	3,000 00	
Amount required to re-insure all outstanding risks,.....		482,370 89
Bills payable for losses, &c.,.....		13,828 33
Total liabilities, except capital stock,.....		\$665,861 46
Capital stock,.....		576,820 00
Surplus beyond capital,,.....		124,784 40
Total liabilities, including capital and surplus,.....		\$1,367,465 86

IV. INCOME DURING THE YEAR.

	Fire.	Inland.	
Premiums received in cash.....	\$874,820 67	\$251,561 63	
Deduct re-insurance, rebate, abate- ments and return premiums,.....	40,492 98	57,095 07	
Actual cash premiums,.....	\$834,327 74	\$194,466 56	\$1,028,794 30
From interest on bonds and mortgages,.....			81,899 07
From interest on loans and dividends on stocks and bonds,....			
Actual cash income,.....			\$1,110,693 37

V. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Am't paid for losses (including \$38,- 198 05 occurring in previous years,...	\$491,817 16	\$47,211 12	\$539,028 28
Cash dividends,.....			9,410 50

Commissions or brokerage,.....)	
Salaries and fees,.....)	\$359,271 45
Taxes,)	
Actual cash expenditures,.....	\$907,710 23

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,	\$67,640,000 00	\$825,207 37
Having more than one and not more than three years to run,.....	11,788,931 00	70,140 12
Having more than three years to run,	930,192 00	16,685 06
	\$80,359,123 00	\$912,032 55
	Inland,	Premiums,
	1,150,372 00	20,767 55
Premiums received since the organization of the company,.....		2,089,866 42
Losses paid since the organization of the Company,.....		805,692 86
Cash dividends paid stockholders,.....		13,194 25
Stock owned by directors at date,.....		809,200 00
Stock dividends declared,.....		70,353 41

UNITED STATES BRANCH OF THE ROYAL CANADIAN.

Managers in the United States, ST. JOHN & HUGHES, 54 William St., N. Y.

Commenced Business in the United States, 1874

Attorney in Connecticut, C. C. KIMBALL, Hartford.

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. STOCKS :—		
United States 5's, 1881,.....	\$100,000 00	\$116,500 00
“ 6's, 1881,.....	100,000 00	119,250 00
“ 6's, 1867, reg.,.....	10,000 00	11,900 00
“ 6's, 1868, reg.,.....	35,000 00	41,737 50
“ 6's, 1868,.....	55,000 00	65,450 00
“ 5's, 1881,.....	50,000 00	59,625 00
“ 5's, 1881,.....	80,000 00	93,200 00
“ 5's, 1881,.....	20,000 00	23,300 00
RAILROAD BONDS :—		
N. Y. Cen. & Hud. Riv. 1st mort...	30,000 00	36,000 00
Harlem River, 1st mort., reg.,.....	10,000 00	11,500 00
“ “ “ “ “	10,000 00	11,550 00
Total,.....	\$500,000 00	\$590,012 50
		\$590,012 50

Cash deposited in bank,.....	\$9,869 47
Interest due and accrued on collateral loans,.....	12,950 00
Net premiums in course of collection,.....	181,677 33
Assets of the Company at their actual value,.....	\$794,509 30

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$23,571 38
Losses in process of adjustment,.....	94,411 80
Net amount of unpaid losses,.....	\$117,983 18
Re-insurance on fire risks, one year or less,.....	\$337,609 52
Re-insurance on risks more than one year,.....	28,208 33
Re-insurance on unexpired inland navigation risks,...	6,160 48
Amount required to re-insure all outstanding risks,.....	371,978 33
Total liabilities, except capital stock,.....	\$489,961 51
Surplus in the United States over liabilities,.....	304,547 79
Total liabilities, including surplus,.....	\$794,509 30

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash,.....	\$572,298 93	\$89,484 90	
Deduct re-insurance, rebate, abatements and return premiums,.....	8,641 85	2,042 36	
Actual cash premiums,.....	\$563,657 08	\$87,442 54	\$651,099 62
From interest on bonds and mortgages,.....			18,854 35
From interest on loans and dividends on stocks and bonds,....			
Actual cash income,.....			\$669,953 97

V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.	
Amount paid for losses, (including \$16,- 202.68 occurring in previous years,....	\$184,310 28	\$24,390 94	\$208,701 22
Commissions or brokerage,.....			134,328 63
Salaries and fees,.....			37,104 20
Taxes,.....			10,443 45
All other payments and expenses,.....			104,465 48
Actual cash expenditures,.....			\$495,042 98

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,	\$46,715,319 00	\$675,219 05

Having more than one and not more than three years to run,.....	\$7,552,977 00	\$37,879 69
Having more than three years to run,.....	925,642 00	4,432 81
	<hr/>	<hr/>
	\$55,193,938 00	\$717,531 55
	Marine.	Premiums.
	637,652 00	12,320 96

Business in Connecticut in 1875,

Fire risks taken, (no inland).....	\$839,912 99
Premiums received on same,.....	14,095 45
Losses paid,.....	2,583 20

SCOTTISH COMMERCIAL INSURANCE COMPANY,

GLASGOW, SCOTLAND.

ALEXANDER CRUM, *Chairman.* FREDERIC J. HALLOWS, *Secretary and Manager.*

Commenced Business 1865,

I. CAPITAL.

Capital actually paid up in cash,.....	\$500,000 00
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II. ASSETS.

Real estate owned by the Company, unencumbered,.....	\$122,851 25
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Stocks and Bonds owned by the Company.

	Par Value.	Cost Value.	
United States, 5-20's, 1881, reg.....	\$376,000 00	\$398,391 06	
Canadian Dominion 5's.....	50,000 00	50,000 00	
North British Ry. Co., No. 1 pref.....	8,500 00	7,481 54	
Consolidated lien.....	1,787 50	1,469 00	
Madras Ry. Co., 5's, capital,.....	5,000 00	5,450 00	
	<hr/>	<hr/>	
Total,	\$441,287 50	\$462,791 60	\$462,791 60

Loans on Collateral.

	Par Value.	Market Value.	Amount Loaned.
Cambrian Ry. Abersythwith & Wel C., Brecon & M'thyr. }	\$125,725 00		\$71,205 00
Tydfil sec. pref. & guar. .. }			
	<hr/>	<hr/>	<hr/>
Total,.....	\$125,725 00	\$71,205 00	\$71,205 00
Cash in Company's principal office,.....			853 08
Cash deposited in Bank,.....			50,822 65

Interest due and accrued on stocks,.....	\$930 69
Gross premiums in due course of collection,.....	233,942 02
Bills receivable,.....	8,980 33
Assets of the Company at their actual value,.....	<u>\$952,376 62</u>

III. LIABILITIES.

Net amount of unpaid losses,.....	\$27,051 60
Amount required to re-insure all outstanding risks,.....	227,893 52
Cash dividends unpaid,.....	191 75
Total liabilities, except capital stock,.....	<u>\$255,136 87</u>
Capital stock,.....	500,000 00
Total liabilities, including capital and surplus,.....	<u>\$755,136 87</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$762,084 73
Deduct re-insurance, rebate, abatements and return premiums,.....	172,869 75
Actual cash premiums,.....	<u>\$589,214 98</u>
From interest on loans and dividends on stocks and bonds,.....	29,250 08
Premiums received on additional shares issued,.....	39,495 62
Transfer fees,.....	128 12
Received for increased capital,.....	\$100,000
Actual cash income,.....	<u>\$658,088 80</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses,.....	\$325,796 14
Cash dividends,	40,000 00
Commissions or brokerage,.....	76,610 25
Salaries and fees,.....	94,255 35
Taxes,	
All other payments and expenses,.....	1,906 89
Actual cash expenditures,.....	<u>\$538,568 33</u>

UNITED STATES BRANCH OF THE SCOTTISH COMMERCIAL,

Managers in the United States, EDGAR W. CROWELL & W. T. READ, N. Y.

Commenced Business in the United States, 1873.

Attorney in Connecticut, GEO. B. FISHER, Hartford.

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
U. S. Stocks :—			
U. S. 5-20's, reg. 1867, deposited with Ins. Commissioner State of N. Y.,	\$200,000 00	\$238,000 00	
U. S. 5-20's, reg. 1867, in hands of trustees,.....	50,000 00	59,500 00	
U. S. 6's, reg. 1881, deposited with Ins. Commissioner State of Ohio.	100,000 00	119,500 00	
U. S. 6's, reg. 1881, in hands of Fi- nance Committee,.....	61,000 00	72,895 00	
U. S. 6's, reg. 1881, deposited with Ins. Commissioner State of Virginia	25,000 00	29,875 00	
Total,	\$436,000 00	\$519,770 00	\$519,770 00
Cash in Company's principal office,.....			2,281 92
Cash deposited in Bank,.....			9,666 17
Net premiums in course of collection,.....			34,066 42
All other property belonging to the Company,.....			4,961 32
Assets of the Company at their actual value,.....			\$570,745 83

III. LIABILITIES.

Losses adjusted and unpaid,.....	\$22,549 46	
Losses reported and unadjusted,.....	7,365 83	
Total,	29,915 29	
Deduct re-insurance,.....	2,640 30	
Net amount of unpaid losses,.....		\$27,274 99
Re-insurance on fire risks, one year or less,...	\$151,798 35	
Re-insurance on fire risks, more than one year,.....	26,587 44	
Amount required to re-insure all outstanding risks,.....		178,385 79
Due and accrued for salaries, printing &c.....		9,521 23
All other demands against the Company,.....		511 27
Total liabilities,.....		\$215,693 28
Surplus of assets in the United States over liabilities,.....		355,052 55
Total liabilities, in the United States,.....		\$570,745 83

IV. INCOME DURING THE YEAR.

Premiums received in cash,.....	\$359,033 17
Deduct re-insurance, rebate, abatements and return premiums,.....	34,769 45
Net cash received for premiums,.....	\$324,263 72
From interest on loans and dividends on stocks and bonds,.....	27,229 79
Actual cash income,.....	\$351,493 51

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses, (including \$17,286 65 occurring in previous years,).....	\$151,280 24
Commissions or brokerage,.....	62,540 54
Salaries and fees,.....	23,782 34
Taxes,	10,335 45
All other payments and expenses,.....	26,089 40
Actual cash expenditures,.....	\$274,027 97

VI. MISCELLANEOUS.

		Premiums.
Risks in force having not more than one year to run,.....	\$22,752,029 00	\$303,596 70
Having more than one and not more than three years to run,.....	2,250,381 00	28,947 78
Having more than three years to run,.....	845,218 00	12,920 30
	\$25,847,628 00	\$345,464 78
Premiums received since the organization of the Company,.....		678,447 59
Losses paid since the Company organized,.....		260,520 25

Business in Connecticut in 1875.

Fire risks taken (no inland,)..	\$789,327 00
Premiums received on same,.....	10,941 72
Losses paid,.....	8,548 14

List of Fire and Fire and Marine Insurance Companies in foregoing Report.

Name of Company.	Paid up Capital.	President.	Secretary.
<i>Stock Companies of Connecticut.</i>			
Atlas, Hartford,.....	\$3,000,000 00.....	Lucius J. Hendee,.....	Jotham Goodnow,.....
City, New Haven,.....	200,000 00.....	J. H. Sprague,.....	E. B. Huntington,.....
Connecticut, Hartford,.....	50,000 00.....	Jas M. Mason,.....	Fred. J. Fell,.....
Fairfield, South Norwalk,.....	500,000 00.....	M. Bennett Jr.,.....	Chas. R. Burt,.....
Hartford, Hartford,.....	200,000 00.....	W. S. Hanford,.....	H. R. Turner,.....
Meriden, Meriden,.....	1,000,000 00.....	Geo. L. Chase,.....	John D. Brovne,.....
National, Hartford,.....	200,000 00.....	L. W. Clarke,.....	E. B. Cowles,.....
Norwalk, Norwalk,.....	500,000 00.....	Mark Howard,.....	Jas. Nichols,.....
Orient, Hartford,.....	50,000 00.....	Wm. C. Street,.....	Geo. R. Cowles,.....
Peoples, Middletown,.....	400,000 00.....	S. C. Preston,.....	Geo. W. Lester,.....
Phoenix, Hartford,.....	101,000 00.....	J. G. Baldwin,.....	Seth H. Butler,.....
Security, New Haven,.....	600,000 00.....	H. Kellogg,.....	D. W. C. Skilton,.....
Steam Boiler and Inspection Insurance Company, Hart.	200,000 00.....	Chas. Peterson,.....	Herbert Mason,.....
<i>Mutual Companies of Connecticut.</i>			
Bristol, Bristol,.....	Cash Assets, \$112 42.....	Henry W. Gridley,.....	S. R. Gridley,.....
Danbury, Danbury,.....	11,839 85.....	Fredk S. Wildman,.....	Wm. S. Peck,.....
Farmers, Suffield,.....	1,435 19.....	Wm. L. Loomis,.....	Wm. H. Remington,.....
Farmers, Woodbury,.....		W. S. Curtiss,.....	David S. Bull,.....
Farmington Valley, Farmington,.....	3,317 01.....	Augustus Ward,.....	Rich'd H. Gay,.....
Greenwich, Greenwich,.....	8,925 85.....	Thomas A. Mead,.....	John Dayton,.....
Hartford County, Hartford,.....	187,097 43.....	Walter H. Havens,.....	Wm. A. Erving,.....
Harwinton, Harwinton,.....	367 54.....	Hart Barker,.....	Addison Webster,.....
Hone, Stafford Springs,.....	35,362 39.....	Geo. M. Ives,.....	J. F. Chamberlin,.....
Litchfield, Litchfield,.....	63,963 26.....	Jason Whiting,.....	Charles Adams,.....
Madison, Madison,.....	4,222 41.....	George Dowd,.....	A. M. Dowd,.....
Middlesex, Middletown,.....	268,018 26.....	Wm. R. Galpin,.....	H. F. Boardman,.....
New London County, Norwich,.....	63,792 22.....	Ebenezer F. Parker,.....	C. J. Fillmore,.....
Norwich, Norwich,.....	11,253 03.....		Asa Backus,.....
Rockville, Rockville,.....	1,485 27.....	George Maxwell,.....	Lebbeus Bissell,.....
State, Hartford,.....	19,038 58.....	Ralph Gillett,.....	Isaac Cross, Jr.,.....
Tolland County, Tolland,.....	104,204 74.....	L. S. Fuller,.....	John W. Fuller,.....
Windham County, Brooklyn,.....	47,061 88.....	A. H. Storrs,.....	John Palmer,.....

List of Fire and Fire and Marine Insurance Companies in foregoing Report.

Name of Company.	Paid up Capital.	President.	Secretary.	Attorney in Connecticut to accept Service.	Adm. to Com.	Ag's in Con.
<i>Stock Companies of other States.</i>						
Agricultural, Watertown, N. Y.,	\$200,000 00	J. C. Cooper,	Isaac Munson,	Geo. W. Hanover, Willimantic,	1868	24
Alliance, Boston, Mass.,	200,000 00	C. H. Cole,	Richard Price,	C. W. Preston, Hartford,	1875	2
Amazon, Cincinnati, Ohio,	500,000 00	Gazzam Gano,	B. D. West,	Ralph Gillett, Hartford,	1871	10
American, Philadelphia, Pa.,	400,000 00	Thos. R. Maris,	A. C. L. Crawford,	J. N. Crandall, Norwich,	1871	16
American Central, St. Louis, Mo.,	300,000 00	Geo. T. Cram,	Jas. Newman,	C. C. Kimball, Hartford,	1873	1
Arctic, New York,	200,000 00	Vincent Tilyow,	Chas. Bamburg,	S. Chapman, Jr., Hartford,	1875	1
Atlantic, Brooklyn, N. Y.,	200,000 00	John D. Coeks,	Wm. D. Cornell,	S. Chapman, Jr., Hartford,	1872	18
Atlantic, Providence, R. I.,	200,000 00	J. S. Parish,	T. W. Hayward, Jr.,	W. E. Baker, Hartford,	1872	3
Bangor, Bangor, Me.,	201,520 00	M. H. Angell,	O. B. Plummer,	S. Chapman, Jr., Hartford,	1872	2
Capital City, Albany, N. Y.,	150,000 00	Frank Chamberlin,	James F. Crosby,	Ralph Gillett,	1872	8
Citizens, New York,	300,000 00	J. M. McLean,	E. A. Walton,	W. E. Baker,	1864	2
Citizens, Newark, N. J.,	200,000 00	Joseph M. Smith,	A. Paul Scharff,	C. M. Webster,	1873	26
Citizens, St. Louis, Mo.,	200,000 00	E. A. Stanard,	J. P. Harrison,	S. Chapman, Jr.,	1873	12
Commerce, Albany, N. Y.,	200,000 00	Adam Van Allen,	R. V. De Witt,	B. R. Allen,	1864	4
Commercial, N. w York,	200,000 00	M. V. B. Fowler,	D. Quackenbush,	V. F. McNiel, Cornwall Bridge,	1874	2
Commonwealth, Boston, Mass.,	300,000 00	John Hitchcock,	Sam'l Appleton,	B. R. Allen, Hartford,	1875	2
Continental, New York,	1,000,000 00	Geo. F. Hope,	Cyrus Peck,	Judah Frisbie, New Haven,	1854	40
Equitable, Nashville, Tenn.,	220,000 00	W. W. Berry,	E. Tillinghast,	S. Chapman, Jr., Hartford,	1873	1
Equitable, Providence, R. I.,	200,000 00	Fred. W. Arnold,	G. W. Montgomery,	C. C. Kimball,	1871	3
Exchange, New York,	200,010 00	R. C. Combes,	J. B. Brose,	Judah Frisbie, New Haven,	1872	2
Fame, Philadelphia, Pa.,	200,000 00	Chas. Richardson,	W. J. Blanchard,	Geo. S. Lester, New Haven,	1872	14
Faneuil Hall, Boston, Mass.,	400,000 00	K. S. Chaffee,	P. E. Eddy,	C. C. Kimball, Hartford,	1873	10
Farragut, New York,	200,000 00	J. M. Furman,	Sam'l Darbee,	J. E. Fuller, Norwich,	1873	1
Fire Association, Philadelphia, Pa.,	500,000 00	W. T. Butler,	Jacob H. Lex,	S. Chapman, Jr., Hartford,	1872	12
Firemen's Fund, San Francisco, Cal.,	300,000 00	D. J. Staples,	Geo. D. Dornin,	S. Chapman, Jr.,	1872	11
Franklin, Philadelphia, Pa.,	400,000 00	A. G. Baker,	F. M. Reger,	J. W. Smith, Waterbury,	1869	25
German American, New York,	1,000,000 00	Emil Oelbermann,	Jas. A. Silvey,	C. C. Kimball, Hartford,	1872	25
Germania, Newark, N. J.,	220,700 00	Jas. M. Patterson,	J. B. Brose,	Geo. B. Fisher,	1874	4
Germania, New York,	500,000 00	Rudolph Garrigue,	H. Schumann,	S. Chapman, Jr.,	1864	12
Girard, Philadelphia, Pa.,	300,000 00	Thomas Craven,	J. B. Alvord,	Ralph Gillett,	1867	2
Globe, Boston, Mass.,	200,000 00	Geo. M. Butterick,	Wm. R. Gray,	S. Chapman, Jr.,	1875	2
Guaranty, New York,	200,000 00	W. H. Bridgeman,	C. D. Hartshorne,	E. F. Chapman, New Haven,	1875	9

Hanover, New York,.....	\$500,000	00	B. S. Walcott,.....	J. R. Lane,.....	Wm. Wallace,.....	Hartford,.....	1861	23
Hoffman, New York,.....	200,000	00	M. F. Hodges,.....	J. D. McIntyre,.....	S. Chapman, Jr.,.....	"	1871	4
Home, Newark, N. J.,.....	200,000	00	A. A. Smalley,.....	Wm. R. Freeman,.....	W. H. Townsend,.....	"	1874	6
Home, New York,.....	3,000,000	00	C. J. Martin,.....	J. H. Washburn,.....	W. E. Baker,.....	"	1853	34
Howard, New York,.....	500,000	00	S. F. Skidmore,.....	Charles A. Hull,.....	Geo. B. Fisher,.....	"	1854	35
Humboldt, Newark, N. J.,.....	200,000	00	E. W. McClair,.....	J. Griswold,.....	Wm. Wallace,.....	"	1872	11
Ins. Co. of North America, Philadelphia, Pa.,.....	1,000,000	00	A. G. Coffin,.....	Matthias Maris,.....	C. C. Kimball,.....	"	1865	30
Irving, New York,.....	200,000	00	M. L. Crowell,.....	J. M. Wilson,.....	A. E. Dudley, New Haven,.....	"	1873	2
Kenton, Covington, Ky.,.....	150,000	00	V. Shinkle,.....	T. S. Cummings,.....	S. Chapman, Jr., Hartford,.....	"	1875	5
Lamar, New York,.....	200,000	00	I. R. St. John,.....	W. R. MacDiarmid,.....	S. Chapman, Jr., Hartford,.....	"	1872	4
Lorillard, New York,.....	300,000	00	Carlisle Norwood,.....	John C. Mills,.....	L. W. Sperry, New Haven,.....	"	1872	3
Manayunk, Philadelphia, Pa.,.....	160,000	00	F. R. Shelton,.....	George H. Evans,.....	John W. Smith, Waterbury,.....	"	1875	5
Manufacturers, Newark, N. J.,.....	200,000	00	Geo. Wilkinson,.....	S. P. Carnon,.....	S. Chapman, Jr., Hartford,.....	"	1872	13
Merchants, Newark, N. J.,.....	200,000	00	Silas Merchant,.....	D. S. Wood,.....	C. C. Kimball,.....	"	1873	19
Merchants, Providence, R. I.,.....	200,000	00	Walter Paine,.....	Henry Powles,.....	Geo. Kellogg,.....	"	1878	17
National, New York,.....	200,000	00	H. F. Drowne,.....	Charles Foster,.....	Geo. S. Lester, New Haven,.....	"	1872	12
New Hampshire, Manchester, N. H.,.....	250,000	00	E. A. Straw,.....	H. H. Hall,.....	A. P. Collins, New Britain,.....	"	1874	6
New Jersey, Camden, N. J.,.....	201,100	00	J. T. Andenriod,.....	J. C. French,.....	J. G. North, New Haven,.....	"	1875	4
Niagara, New York,.....	500,000	00	H. A. Howe,.....	Peter Notman,.....	M. B. Scott, Hartford,.....	"	1854	21
Northern, Watertown, N. Y.,.....	250,000	00	Gildroy Lord,.....	A. H. Wray,.....	Judah Frisbie, New Haven,.....	"	1872	6
Oswego & Onondaga, Phoenix, N. Y.,.....	600,000	00	Alex. Mitchell,.....	J. P. McGregor,.....	S. Chapman, Jr., Hartford,.....	"	1873	3
Pacific, New York,.....	200,000	00	T. F. Jeremiah,.....	M. M. Pratt,.....	Geo. Kellogg,.....	"	1874	4
Paterson, Paterson, N. J.,.....	204,200	00	John J. Brown,.....	Wm. A. Butler,.....	L. W. Sperry, New Haven,.....	"	1875	...
Pennsylvania, Philadelphia, Pa.,.....	400,000	00	John Devereux,.....	E. Sherman,.....	Charles Wilson,.....	"	1875	17
Peoples, Newark, N. J.,.....	200,000	00	John M. Randall,.....	Wm. G. Crowell,.....	B. R. Allen, Hartford,.....	"	1871	9
Peoples, Trenton, N. J.,.....	300,000	00	Charles Scott,.....	J. H. Lindsley,.....	C. M. Webster,.....	"	1872	11
Phoenix, Brooklyn, N. Y.,.....	1,000,000	00	Stephen Crowell,.....	C. V. C. Murphy,.....	W. H. Townsend,.....	"	1873	6
Providence Washington, Providence, R. I.,.....	400,000	00	J. H. De Wolf,.....	Wm. R. Greene,.....	E. B. Goodsell, Bridgeport,.....	"	1872	15
Republic, New York,.....	300,000	00	R. S. Hone,.....	D. F. Curry,.....	W. E. Baker, Hartford,.....	"	1872	20
Ridgewood, Brooklyn, N. Y.,.....	200,000	00	Wm. K. Lothrop,.....	Wm. A. Scott,.....	Judah Frisbie, New Haven,.....	"	1874	8
Rochester German, Rochester, N. Y.,.....	200,000	00	Frederick Cook,.....	Endolph Vay,.....	C. W. Preston, Hartford,.....	"	1874	9
Roger Williams, Providence, R. I.,.....	200,000	00	J. W. Davenport,.....	Wm. H. Fredericks,.....	C. M. Webster,.....	"	1872	9
St. Nicholas, New York,.....	200,000	00	William Winslow,.....	Jacob Du Bois,.....	Ralph Gillette,.....	"	1872	3
St. Paul, St. Paul, Minn.,.....	400,000	00	J. C. Burbank,.....	C. H. Bigelow,.....	Wm. Wallace,.....	"	1873	1
Safeguard, New York,.....	200,000	00	T. C. Doremus,.....	James Terence,.....	B. R. Allen,.....	"	1874	3
					Judah Frisbie, New Haven,.....	"		

List of Fire and Marine Insurance Companies in foregoing Report.

Name of Company.	Paid up Capital.	President.	Secretary.	Attorney in Connecticut to accept Service.	Adm. Acs in Con.
<i>Stock Companies of other States.</i>					
Shawmut, Boston, Mass.,	\$500,000 00	L. A. Lyon,	Wm. S. Denny,	J. D. Browne, Hartford,	1875 4
Shoe and Leather, Boston, Mass.,	300,000 00	J. C. Abbott,	H. B. White,	J. W. Smith, Waterbury,	1874 3
Springfield, Springfield, Mass.,	600,000 00	D. R. Smith,	S. J. Hall,	W. E. Baker, Hartford,	1872 28
Standard, New York,	200,000 00	William Cripps,	Wm. M. St. John,	Judah Frisbie, New Haven,	1872 4
Standard, Trenton, N. J.,	200,000 00	Wm. Dalton,	Jos. B. Wright,	C. W. Preston, Hartford,	1875 7
Star, New York,	200,000 00	N. C. Miller,	J. M. Hodges,	C. C. Kimball,	1871 6
Traders, Chicago, Ill.,	500,000 00	Sidney A. Kent,	Robert J. Smith,	Ralph Gillett,	1872 2
Union, Galveston, Texas,	200,000 00	J. Dyer,	W. F. Beers,	C. C. Kimball,	1874 1
Westchester, New Rochelle, N. Y.,	250,000 00	G. J. Penfield,	G. R. Crawford,	Geo. R. Cowles, Norwalk,	1871 22
Williamsburg City, Brooklyn, N. Y.,	250,000 00	Edmund Driggs,	N. W. Miserole,	C. M. Webster, Hartford,	1871 7
<i>Mutual Companies of other States.</i>					
American, Newark, N. J.,	Cash Assets, \$1,223,208 18	S. G. Gould,	Fred. H. Harris,	Chas. Wilson, New Haven,	1875 6
Holyoke, Salem, Mass.,	375,731 23	Augustus Story,	T. H. Johnson,	S. T. Holbrook, Norwich, .....	..... 7
Lycouing, Muncy, Pa.,	506,069 64	W. P. I. Painter,	J. M. Bowman,	L. W. Sperry, New Haven,	1870 17
Merchants and Farmers, Worcester, Mass., ..	188,130 60	Isaac Davis,	E. B. Stoddard,	Ralph Gillett, Hartford,	1873 6
<i>Marine Companies of other States.</i>					
Mercantile Mutual, New York,	1,028,815 59	Ellwood Walter,	C. J. Despard,	C. C. Kimball, Hartford,	1873 2
Pacific Mutual, New York,	875,744 47	J. K. Myers,	Willoghby Powell,	C. W. Preston,	1872
<i>Plate Glass Insurance Company.</i>					
Metropolitan, New York,	114,830 54	Henry Hartean,	Thos. S. Thorp,	S. Chapman, Jr., Hartford,	1874 2
<i>Foreign Companies.</i>					
Commercial Union, London, Eng.,	Assets in U. S. 777,355 41	Elijah Alliger, New York,	Resident Managers.	S. Chapman, Jr., Hartford,	1871 14
Guarlian, London, Eng.,	761,613 17	Franklin H. Carter, New York,	T. H. Johnson,	C. C. Kimball,	1873 1
Hamburg-Bremen, Hamburg, Ger.,	614,155 55	Sophus V. Dorrien,	New York,	C. M. Webster,	1873 2
Imperial, London, Eng.,	989,630 94	Rich'd. D. Alliger,	"	C. C. Kimball,	1868 8
Lancashire, Manchester, Eng.,	505,562 61	Henry Robertson,	"	W. E. Baker,	1872 12
Liverpool & London & Globe, Liverpool, Eng.,	3,766,330 17	Jas. E. Pulsford,	"	J. G. North, New Haven,	1871 16
London Assurance, London, Eng.,	837,867 80	B. Lockwood,	"	C. B. Bowers,	1872 6
North British and Mercantile, London, Eng., ..	1,719,062 40	Chas. E. White,	"	Judah Frisbie,	1872 30
Queen, Liverpool, Eng.,	1,348,421 58	Wm. H. Ross,	"	C. C. Kimball, Hartford,	1872 16
Royal, Liverpool, Eng.,	2,430,053 78	Foster & Scull, Boston, Mass.,	"	Earl Warner, Jr., New London,	1871 13
Royal Canadian, Montreal, Can.,	794,509 30	St. John & Hughes, New York,	"	C. C. Kimball, Hartford,	1874 12
Scottish Commercial, Glasgow, Scotland,	576,745 83	Crowell & Read,	"	Geo. B. Fisher,	1873 10

STATISTICAL TABLES.

Table I, Showing the Capital, Assets, Liabilities, Surplus, etc., on the 31st day of December, 1875, of Fire and Marine Insurance Companies transacting business in this State.

Name of Company.	Paid up Capital.	Gross Assets.	Liabilities not including Capital.	Surplus as regards Policyholders.	Liabilities including Capital.	Surplus over all Liabilities.
<i>Stock Companies of Connecticut:</i>						
Aetna,.....	\$3,000,000 00	\$6,792,649 98	\$2,057,557 12	\$4,735,092 86	\$5,057,557 12	\$1,735,092 86
Atlas,.....	200,000 00	512,706 31	304,277 96	208,428 35	504,277 96	8,428 35
City,.....	50,000 00	61,291 76	7,147 57	54,144 19	57,147 57	4,144 19
Connecticut,.....	500,000 00	942,224 35	195,888 58	746,335 77	695,888 58	246,335 77
Fairfield,.....	200,000 00	325,152 94	82,603 14	242,549 80	282,603 14	42,549 80
Hartford,.....	1,000,000 00	3,005,934 88	1,214,865 37	1,791,069 51	2,214,865 37	791,069 51
Meriden,.....	200,000 00	329,035 05	96,004 17	233,030 88	296,004 17	33,030 88
National,.....	500,000 00	1,003,201 65	247,110 37	756,091 28	747,110 37	256,091 28
Norwalk,.....	50,000 00	88,853 16	13,291 60	75,561 56	63,291 60	25,561 56
Orient,.....	400,000 00	766,622 17	197,147 14	569,475 03	597,147 14	169,475 03
Peoples,.....	101,000 00	182,674 02	27,406 41	155,267 61	128,406 41	54,267 61
Phoenix,.....	600,000 00	1,906,161 60	920,480 87	985,680 73	1,520,480 87	385,680 73
Security,.....	200,000 00	351,947 81	105,771 81	246,176 00	305,771 81	46,176 00
	\$7,001,000 00	\$16,268,455 68	\$5,469,552 11	\$10,798,903 57	\$12,470,552 11	\$3,797,903 57
<i>Companies of other States:</i>						
Agricultural,.....	200,000 00	1,058,040 16	720,803 91	337,236 25	920,803 91	137,236 25
Alliance,.....	200,000 00	255,736 26	54,653 00	207,083 26	254,653 00	1,083 26
Amazon,.....	500,000 00	949,731 13	413,760 91	535,970 22	913,760 91	35,970 22
American,.....	400,000 00	1,214,516 62	565,187 45	649,329 17	965,187 45	249,329 17
American Central,.....	300,000 00	709,845 29	291,053 66	418,791 63	591,053 66	118,791 63
Arctic,.....	200,000 00	240,980 05	28,011 47	212,968 58	228,011 47	12,968 58
Atlantic, New York,.....	200,000 00	500,611 91	167,562 14	333,049 77	367,562 14	133,049 77
Atlantic, R. I.,.....	200,000 00	267,046 32	50,273 78	216,772 54	250,273 78	16,772 54
Bangor,.....	201,520 00	339,115 13	133,406 76	205,708 37	334,926 76	4,188 37
Capital City,.....	150,000 00	193,193 76	26,863 19	166,330 57	176,863 19	16,330 57
Citizens, New York,.....	300,000 00	902,250 16	145,870 49	756,379 67	445,870 49	456,379 67
Citizens, New Jersey,.....	200,000 00	460,408 56	236,383 03	224,025 53	436,383 03	24,025 53
Citizens, Missouri,.....	200,000 00	430,255 35	123,317 00	306,938 35	323,317 00	106,938 35
Commerce,.....	200,000 00	418,157 09	65,342 06	347,815 03	265,342 06	147,815 03
Commercial, New York,.....	200,000 00	518,086 27	163,984 37	354,101 90	363,984 37	154,101 90
Commonwealth,.....	300,000 00	370,064 13	66,803 19	303,260 94	366,803 19	3,260 94

Continental,	\$1,000,000 00	\$2,815,848 67	\$1,159,835 14	\$1,656,013 53	\$2,159,835 14	\$653,013 53
Equitable, Tenn,	220,000 00	307,374 88	83,866 14	223,508 74	303,866 14	3,508 74
Equitable, R. I.,	200,000 00	334,252 32	81,313 27	252,939 05	281,313 27	52,939 05
Exchange,	200,010 00	422,384 71	88,015 76	334,368 95	288,025 76	131,558 95
Fame,	200,000 00	286,672 50	121,852 32	164,820 18	321,852 32	-35,179 82
Faneuil Hall,	400,000 00	541,009 14	119,645 80	421,363 34	519,645 80	21,363 34
Farragut,	200,000 00	423,059 21	80,999 54	342,059 67	280,999 54	142,059 67
Fire Association,	500,000 00	3,432,886 10	2,171,598 38	1,261,287 72	2,671,598 38	761,287 72
Fireman's Fund,	300,000 00	747,488 45	397,688 30	349,800 15	697,688 30	49,800 15
Franklin, Pa.,	400,000 00	3,296,641 11	2,297,114 13	1,069,526 98	2,627,114 13	639,526 98
German American,	1,000,000 00	2,057,482 49	517,777 27	1,509,705 22	1,547,777 27	509,705 22
Germania, N. J.,	220,700 00	282,155 05	56,030 20	226,124 85	276,730 20	5,424 85
Germania, N. Y.,	500,000 00	1,710,151 32	593,991 44	1,116,159 88	1,093,991 44	616,159 88
Girard,	300,030 00	1,012,862 93	379,622 18	633,240 75	679,622 18	333,240 75
Globe,	200,000 00	211,254 20	14,311 81	196,942 39	214,311 81	-3,057 61
Guaranty,	200,000 00	264,635 91	63,004 08	201,631 83	263,004 08	1,631 83
Hanover,	500,000 00	1,582,631 78	689,872 58	892,759 20	1,189,872 58	392,759 20
Hoffman,	200,000 00	410,923 19	115,470 09	295,453 10	315,470 09	95,453 10
Home, N. J.,	200,000 00	250,751 81	32,962 10	217,789 71	232,962 10	17,789 71
Home, N. Y.,	3,000,000 00	6,047,021 74	2,147,299 12	3,899,722 62	5,147,299 12	899,722 62
Howard,	500,000 00	815,099 58	116,529 29	698,570 29	616,529 29	198,570 29
Humboldt,	200,000 00	310,900 01	106,573 66	204,326 35	306,573 66	4,326 35
Insurance Co. of North America,	1,000,000 00	5,167,547 46	2,245,530 18	2,922,017 28	3,245,530 18	1,922,017 28
Irving,	200,000 00	308,740 72	67,749 06	240,991 66	267,749 06	40,991 66
Kenton,	150,000 00	248,570 30	69,427 26	174,143 04	219,427 26	24,143 04
Lamar,	200,000 00	407,039 97	89,530 56	317,509 41	289,530 56	117,509 41
Lorillard,	300,000 00	478,484 07	75,200 87	403,283 20	375,200 87	103,283 20
Manayunk,	160,000 00	192,080 40	26,832 00	165,248 40	186,832 00	5,248 40
Manhattan,	250,000 00	797,158 19	268,668 32	528,489 87	518,668 32	278,489 87
Manufacturers,	200,000 00	283,193 68	65,961 26	217,232 42	265,961 26	17,232 42
Merchants, N. J.,	200,000 00	905,021 79	279,895 16	625,126 63	479,895 16	425,126 63
Merchants, R. I.,	200,000 00	426,690 19	128,479 26	298,210 93	328,479 26	98,210 93
National,	200,000 00	424,360 27	106,198 01	318,162 26	306,198 01	118,162 26
New Hampshire,	250,000 00	429,362 00	102,239 00	327,123 00	352,239 00	77,123 00
New Jersey,	201,100 00	250,669 55	36,083 74	214,576 81	237,183 74	13,476 81
Niagara,	500,000 00	1,458,141 50	500,843 50	957,298 00	1,000,843 50	457,298 00
Northern,	250,000 00	330,209 13	68,072 41	262,127 72	318,072 41	12,127 72

Table 1, *Concluded.*

Name of Company.	Paid up Capital.	Gross Assets.	Liabilities not including Capital.	Surplus as regards Policyholders.	Liabilities including Capital.	Surplus over all Liabilities.
<i>Companies of other States.</i>						
Northwestern National,	\$600,000 00	\$868,099 69	\$237,080 59	\$631,019 10	\$837,080 59	\$31,019 10
Oswego and Onondaga,	200,000 00	287,389 94	80,328 18	207,061 76	280,328 18	7,061 76
Pacific,	200,000 00	708,784 73	112,130 25	596,654 48	312,130 25	396,654 48
Paterson,	204,200 00	317,446 03	79,148 49	238,297 54	283,348 49	34,097 54
Pennsylvania,	400,000 00	1,546,603 76	770,188 57	776,415 19	1,170,188 57	376,415 19
Peoples, Newark, N. J.,	200,000 00	422,810 76	163,542 69	259,268 07	363,542 69	59,268 07
Peoples, Trenton, N. J.,	300,000 00	574,138 85	125,531 85	448,607 00	425,531 85	148,607 00
Phoenix,	1,000,000 00	2,545,161 04	759,472 26	1,785,688 78	1,759,472 26	785,688 78
Providence Washington,	400,000 00	588,669 75	142,602 31	446,067 44	542,602 31	46,067 44
Republic,	200,000 00	508,115 08	118,316 98	389,798 10	418,316 98	89,798 10
Ridgewood,	200,000 00	336,943 19	53,262 81	283,680 38	253,262 81	83,680 38
Rochester German,	200,000 00	343,148 10	95,740 66	247,407 44	293,740 66	47,407 44
Roger Williams,	200,000 00	400,835 37	188,222 54	212,612 83	388,222 54	12,612 83
St. Nicholas,	200,000 00	321,794 01	71,849 38	249,944 63	271,849 38	49,944 63
St. Paul,	400,000 00	900,983 29	329,328 67	571,654 62	729,328 67	171,654 62
Safeguard,	200,000 00	405,559 37	69,243 32	336,316 05	269,243 32	136,316 05
Shawmut,	500,000 00	536,028 99	34,304 12	501,724 87	534,304 12	1,724 87
Shoe and Leather,	300,000 00	557,923 23	168,208 63	389,714 60	468,208 63	89,714 60
Springfield,	600,000 00	1,381,880 24	466,698 73	915,181 51	1,066,698 73	315,181 51
Standard, N. Y.,	200,000 00	420,328 91	68,594 96	351,733 95	268,594 96	151,733 95
Standard, N. J.,	200,000 00	317,345 82	90,560 51	226,785 31	290,560 51	26,785 31
Star,	200,000 00	424,725 70	165,379 10	319,346 60	305,379 10	119,346 60
Traders,	500,000 00	815,820 05	157,397 66	658,422 39	657,397 66	158,422 39
Union,	200,000 00	249,515 45	33,343 38	216,172 07	233,343 38	16,172 07
Westchester,	250,000 00	859,700 49	429,213 77	430,486 72	679,213 77	180,486 72
Williamsburg City,	250,000 00	822,933 74	197,927 86	624,105 88	447,927 86	374,105 88
	\$27,257,530 00	\$65,950,562 09	\$23,926,977 87	\$42,023,584 22	\$51,184,507 78	\$14,766,054 31

<i>Mutual Companies of other States.</i>					
American,	\$1,234,208 18	\$764,764 48	\$469,443 70	.....	.....
Holyoke,	375,731 23	170,386 91	205,344 32	.....	.....
Lycomings,	506,069 64	418,549 62	87,520 02	.....	.....
Merchants & Farmers,	188,130 60	140,433 14	47,697 46	.....	.....
Total	\$2,304,139 65	\$1,494,134 15	\$810,005 50	.....	.....
<i>Foreign Companies.</i>					
Commercial Union,	\$777,355 41	\$417,749 18	\$359,606 23	.....	.....
Guardian,	762,643 17	62,195 17	699,448 00	.....	.....
Hamburg Bremen,	614,155 55	185,371 92	428,783 63	.....	.....
Imperial,	989,630 94	276,827 77	712,803 17	.....	.....
Lancashire,	505,562 61	278,285 89	227,276 72	.....	.....
Liverpool & London & Globe,	3,766,330 17	1,869,211 01	1,897,119 16	.....	.....
London Assurance,	837,867 80	240,015 46	597,852 34	.....	.....
North British & Mercantile,	1,719,062 40	924,355 85	794,706 55	.....	.....
Queen,	1,348,421 58	517,146 57	831,275 01	.....	.....
Royal,	2,430,053 78	1,342,485 47	1,087,568 31	.....	.....
Royal Canadian,	794,509 30	489,961 51	304,547 79	.....	.....
Scottish Commercial,	570,745 83	215,693 28	355,052 55	.....	.....
Totals ,	\$15,115,338 54	\$6,819,299 08	\$8,296,039 46	.....	.....
Grand Totals ,	\$99,638,495 96	\$37,709,963 21	\$61,928,532 75	\$63,655,059 89	\$18,563,957 88

Table 2, Showing the various items composing the Assets on the 31st day of December, 1875, of Fire and Marine Insurance Companies transacting business in this State.

Name of Company.	Value of Real Estate.	Loans on Bond and Mortgage.	United States Stocks Owned.	All Other Stocks & Bonds owned.	Louis on St'ks & Bds as Coll.	Cash in Office and Bank.	Prem in course of Collection.	All other Assets.	Total Assets.
<i>Stock Co's of Connecticut.</i>									
Elina,	\$265,000 00	\$81,500 00	\$395,332 00	\$4,896,086 69	\$13,727 00	\$588,559 74	\$446,501 63	\$5,942 92	\$6,792,649 98
Atlas, .....	.....	193,870 00	11,950 00	153,326 00	33,300 00	47,966 88	62,728 58	9,564 85	512,706 51
City, .....	.....	9,300 00	.....	32,553 50	9,500 00	6,671 43	2,038 48	928 35	61,291 76
Connecticut, .....	.....	.....	181,590 00	582,995 00	25,500 00	114,051 43	37,577 92	.....	942,224 35
Fairfield,	30,510 00	147,400 00	.....	30,500 00	23,796 91	58,065 32	27,830 58	.....	325,152 94
Harford,	398,175 60	751,750 00	66,681 00	1,261,594 00	.....	231,192 84	241,968 07	54,573 31	8,005,934 88
Meriden, .....	.....	4,700 00	41,825 00	160,025 00	67,450 00	87,645 55	15,000 00	1,489 50	329,035 05
National, .....	.....	395,300 00	.....	489,135 00	11,440 35	62,132 04	29,000 00	15,134 26	1,003,201 65
Norwalk, .....	.....	2,200 00	24,000 00	7,140 00	13,000 00	2,536 16	618 75	39,328 25	88,853 16
Orient, .....	.....	142,167 00	.....	487,610 00	37,070 00	50,120 41	35,659 25	13,995 51	766,622 17
Peoples, .....	.....	2,000 00	.....	141,228 40	.....	87,638 93	1,503 69	.....	182,674 02
Phoenix,	35,341 2	.....	92,250 00	1,294,409 40	.....	218,717 22	162,959 42	2,484 33	1,906,161 60
Security, .....	.....	22,900 00	70,212 50	200,238 25	1,000 00	27,956 35	16,272 05	14,263 66	351,947 81
Totals,	\$929,026 83	\$1,753,087 00	\$883,750 50	\$9,737,501 30	\$235,784 26	\$1,482,954 30	1,074,591 42	171,760 07	16,268,455 68
<i>Co.'s of other States.</i>									
Agricultural,	\$80,399 87	\$474,423 84	113,296 00	\$117,510 00	\$84,660 59	\$85,563 74	\$84,112 21	18,079 85	1,058,040 16
Alliance, .....	.....	85,850 00	.....	51,725 00	70,775 00	30,792 69	12,818 74	3,774 83	255,736 26
Amazon,	222,808 21	247,641 57	226,954 50	24,022 75	102,067 89	32,084 03	60,000 00	34,552 18	949,731 13
American, Pa.,	150,100 00	405,739 50	23,350 00	269,263 25	198,700 00	96,253 34	25,507 31	54,603 22	1,214,516 62
American Central, .....	.....	304,500 00	.....	360,500 00	.....	9,489 92	55,355 37	.....	709,815 29
Arctic, .....	.....	35,500 00	178,500 00	.....	.....	1,604 73	6,415 87	18,959 45	240,980 05
Atlantic, N. Y., .....	.....	109,000 00	264,937 50	12,400 00	34,900 00	65,496 49	13,653 69	1,224 23	500,611 91
Atlantic, R. I.,	145,780 26	.....	.....	86,189 00	7,079 22	14,153 02	10,512 08	3,332 74	267,046 32
Bangor, .....	.....	226,400 00	.....	10,210 00	25,500 00	28,675 70	14,763 55	19,180 88	339,115 13
Capital City, .....	.....	.....	14,385 00	11,550 00	.....	2,821 87	5,596 26	5,113 13	193,153 76
Citizens, N. Y.,	61,000 00	165,950 00	360,000 00	109,959 00	121,550 00	60,485 22	18,311 88	5,994 06	902,250 16
Citizens, N. J., .....	.....	198,511 50	119,375 00	24,700 00	15,600 00	42,268 25	41,129 13	18,824 68	460,408 56
Citizens, Mo.,	6,250 00	37,866 00	.....	306,450 00	14,500 00	26,014 24	25,925 11	13,250 00	430,255 35
Commerce,	45,000 00	.....	281,750 00	45,480 00	11,000 00	26,916 50	1,903 12	1,107 47	413,157 09
Commercial, N. Y., .....	.....	81,950 00	244,799 00	92,245 00	18,585 00	14,905 00	63,399 46	2,202 51	518,086 27
Commonwealth, .....	.....	152,500 00	.....	70,595 00	100,025 00	37,471 26	6,434 35	3,068 52	370,064 13

Continental,.....	\$680,000 00	\$389,700 00	\$510,000 00	\$351,575 00	\$171,900 00	\$266,674 08	\$117,267 88	\$28,731 71	2,815,848 67
Equitable, Tenn.,...		1,019 43	102,000 00	156,461 75	4,000 00	16,155 54	17,568 16	10,170 00	307,374 88
Equitable, R. I.,...	120,000 00	15,000 00		157,750 00	3,500 00	22,871 48	14,219 84	911 00	334,252 32
Exchange,.....		164,450 00	157,000 00		68,000 00	14,145 43	13,602 70	5,186 58	422,384 71
Faneu,.....		144,600 00			10,000 00	6,768 20	21,425 47	4,828 83	286,472 50
Faneu Hall,.....		166,060 00	20,501 00		19,638 00	23,907 54	37,022 60	9,572 00	541,009 14
Farragut,.....		90,500 00	187,600 00	9,200 00	30,000 00	33,676 64	8,935 47	3,147 10	423,059 21
Fire Association,...	55,920 70	1,446,606 60	593,040 00	21,347 00	55,760 00	89,823 81	27,234 81	24,032 29	3,432,886 10
Fireman's Fund,...	225,000 00	122,372 00	149,800 00	184,652 75	45,050 00	249,089 65	61,237 39	56,160 83	747,488 45
Franklin, Pa.,...	135,000 00	2,327,886 93	256,300 00	284,500 00	848,500 00	197,203 21	40,358 03	37,424 39	3,296,641 11
German American,...			1,189,880 00			17,724 42	15,034 74	2,041 25	2,037,482 49
Germania, N. J.,...	48,000 00	146,130 00	33,457 50	525 00	6,700 00	16,724 42	40,373 39	15,034 74	282,155 05
Germania, N. Y.,...	50,487 34	715,700 00	589,275 00	54,345 00	35,462 48	171,826 51	68,520 33	24,534 66	1,710,151 32
Ginard,.....	207,800 00	313,566 65	108,250 00	199,298 00	5,000 00	143,014 76	23,634 19	10,299 33	1,012,862 93
Globe,.....		99,899 01	40,365 00	3,600 00		57,682 95	4,761 22	4,946 02	211,954 90
Guaranty,.....		76,000 00	94,173 75	46,200 00	3,500 00	19,501 20	23,600 96	1,660 00	264,635 91
Hanover,.....	17,109 49	326,025 00	596,637 50	329,165 00	114,850 00	102,756 92	89,020 65	7,067 22	1,582,631 78
Hoffman,.....		177,993 00	88,585 00	96,800 00	18,000 00	20,962 11	6,056 92	2,526 16	410,923 19
Home, N. J.,.....	18,381 53	89,050 00	47,375 00	30,880 00	39,000 00	16,728 42	6,751 67	2,585 17	250,751 81
Home, N. Y.,.....		2,924,553 19	2,615,500 00	370,562 50	480,750 00	242,894 09	241,728 91	71,033 05	6,047,021 74
Howard,.....	125,000 00	60,500 00	398,250 00	157,350 00	31,300 00	21,713 89	13,882 27	7,103 42	815,099 58
Humboldt,.....		213,862 00	4,720 00	17,300 00	16,300 00	24,842 10	22,641 56	11,234 35	310,900 01
Ins. Co. of N. Am.,...	90,000 00	1,001,490 00	590,825 00	2,175,161 00	82,168 00	57,891 48	287,473 04	361,535 94	5,167,547 46
Irving,.....		85,400 00	197,400 00		14,000 00		8,167 81	571 50	308,740 72
Kenton,.....	4,785 27	77,281 09	39,660 00	60,760 00		30,361 35	8,750 76	22,631 83	243,570 30
Lamar,.....	6,000 00	58,900 00	304,230 00	21,487 50	1,000 00	13,269 20	6,342 62	1,820 65	407,039 97
Lorillard,.....		76,000 00	241,771 00			39,383 46	18,804 11	7,225 50	478,484 07
Manayunk,.....		82,750 00	5,950 00	50,600 00	33,200 00	11,256 00	5,610 00	2,714 40	192,080 40
Manhattan,.....	6,000 00	221,273 55	360,000 00	7,000 00	57,225 00	78,237 39	43,109 69	24,312 56	797,158 19
Manufacturers,.....	5,482 37	180,114 17		29,700 00	17,088 70	26,425 74	10,005 09	4,377 61	283,193 68
Merchants, N. J.,...	86,503 00	398,591 96	150,000 00	147,050 00	31,150 00	34,060 41	41,888 80	15,780 62	905,021 79
Merchants, R. I.,...		20,323 54	24,575 00	272,729 00		81,972 72	20,846 53	6,248 40	423,690 19
National,.....	4,000 00	249,500 00	123,306 25			8,956 60	19,130 47	5,266 95	424,360 27
New Hampshire,...		55,583 84		270,840 00	14,200 00	73,452 17	4,160 99	6,825 00	429,362 00
New Jersey,.....		96,269 16	59,750 00	21,046 36	35,300 00	25,189 44	6,844 98	6,260 61	250,660 55
Niagara,.....	16,500 00	110,000 00	839,030 00	130,100 00	226,600 00	20,980 50	101,412 00	13,549 00	1,458,141 50
Northern,.....	27,300 00	149,397 75		13,400 00	56,200 00	32,906 36	14,406 52	7,214 50	330,200 13

Table 2, *Continued.*

Name of Company.	Value of Real Estate.	Loans on Bond and Mortgage.	United States Stocks owned.	All other Stocks & Bonds owned.	Loans on S'tks & B'ds & Coll.	Cash in Office and Bank.	Prem in course of Collection.	All other Assets.	Total Assets.
<i>Cos of other States.</i>									
Northwestern Nat.,	.....	\$150,000 00	\$363,435 00	\$166,950 00	.....	\$126,471 85	\$30,926 21	\$30,316 63	\$568,099 69
Osvego & Onondaga	.....	166,450 00	.....	13,180 00	41,260 00	20,101 20	20,735 23	25,723 51	237,389 94
Pacific,	75,000 00	216,250 00	312,730 00	16,800 00	57,325 00	23,340 04	5,595 77	7,743 92	788,784 73
Patterson,	.....	80,312 20	121,278 75	42,065 00	7,500 00	33,271 64	28,653 08	4,380 36	317,143 03
Pennsylvania,	60,000 00	491,707 00	23,200 00	835,170 33	5,000 00	34,896 10	56,111 76	10,518 57	1,516,603 76
Peoples, Newark,	.....	123,600 00	60,187 50	9,630 00	44,100 00	38,683 64	56,732 56	8,455 97	422,810 76
Peoples, Trenton,	81,421 09	233,550 00	94,600 00	178,850 00	25,500 00	15,567 14	19,959 34	6,112 37	571,138 85
Phoenix,	246,535 10	319,125 00	951,911 00	542,073 13	102,125 00	251,485 45	31,228 19	101,573 17	2,545,161 04
Prov. Washington,	.....	5,630 00	9,710 00	431,295 75	57,414 41	42,160 00	19,263 73	23,285 86	588,669 75
Republic,	57,509 00	197,100 00	160,275 00	54,362 50	480 00	5,622 55	13,701 74	19,133 29	508,115 08
Ridgewood,	.....	114,000 00	152,550 00	41,050 00	1,300 00	12,205 40	12,424 33	8,413 46	336,913 19
Rochester German,	.....	103,995 00	105,675 00	48,500 00	.....	72,195 99	10,080 38	2,701 73	313,148 10
Roger Williams,	.....	26,833 33	.....	215,515 00	60,456 12	48,153 26	38,135 48	11,712 18	400,835 37
St. Nicholas,	25,000 00	52,111 56	434 87	.....	.....	14,434 87	8,310 50	5,312 58	321,794 01
St. Paul,	129,471 70	123,825 53	.....	143,006 99	332,429 56	81,764 81	63,719 44	25,765 26	900,983 39
Safeguard,	.....	20,000 00	261,187 00	59,345 00	29,500 00	15,797 77	16,631 56	3,098 01	405,559 37
Shawmut,	.....	.....	120,190 50	329,445 00	.....	72,790 13	11,243 90	2,339 46	536,028 99
Shoe and Leather,	.....	30,000 00	84,525 00	322,379 50	7,200 00	18,300 70	29,025 78	66,492 25	557,923 23
Springfield,	100,000 00	435,407 00	.....	577,470 00	99,247 34	90,047 40	51,485 91	28,282 59	1,381,880 24
Standard, N. Y.,	.....	58,000 00	310,150 00	.....	38,400 00	6,146 34	7,177 93	554 64	429,328 91
Standard, N. J.,	.....	193,579 00	13,012 50	40,800 00	24,400 00	17,138 64	22,257 59	6,158 09	317,345 82
Star,	.....	154,400 00	146,725 00	.....	82,400 00	22,961 73	15,085 94	3,153 03	424,725 70
Traders,	10,000 00	.....	585,000 00	.....	21,000 00	66,409 74	28,438 00	12,570 60	815,820 05
Union,	.....	13,500 00	.....	92,401 71	62,924 50	36,677 86	5,203 36	10,831 73	249,515 45
Westchester,	25,000 00	190,800 00	421,552 50	120,378 00	12,350 00	52,834 86	65,399 64	5,573 49	859,700 49
Williamsburg City,	84,377 25	317,090 00	184,850 00	86,190 00	92,641 60	3,484 85	34,665 93	8,674 11	822,033 74
	3,534,910 20	18,211,946 90	17,847,275 25	13,167,817 87	4,216,177 81	4,785,909 61	2,722,454 31	1,464,070 14	65,950,562 09

<i>Int. Cos. of other State.</i>									
American,	79,620 59	993,999 77	86,112 50	.....	.....	45,604 18	11,123 89	17,747 25	1,234,208 18
Holyoke,	55,000 00	6,500 00	41,657 50	.....	11,500 00	7,012 57	3,210 96	3,448 70	375,731 23
Lycorning,	50,000 00	7,837 00	.....	20,500 00	.....	112,884 47	89,772 34	225,075 83	506,069 64
Merchants & Farmers,	50,000 00	13,000 00	.....	41,722 00	1,000 00	34,445 29	2,344 86	45,618 45	188,130 60
Totals,	234,620 59	1,021,336 77	127,770 00	309,623 56	12,500 60	199,946 51	106,452 05	291,890 23	2,304,139 65
<i>Foreign Companies.</i>									
Commercial Union,	.....	.....	634,000 00	.....	.....	23,169 03	99,288 06	20,898 32	777,355 41
Guardian, .....	.....	.....	720,275 00	.....	.....	24,026 57	11,879 94	5,461 66	761,643 17
Hamburg Bremen,...	.....	.....	518,478 75	.....	.....	63,900 86	31,775 94	.....	614,155 55
Imperial, .....	.....	.....	749,269 50	46,602 75	.....	145,770 96	47,987 73	.....	989,630 94
Lancashire, .....	.....	.....	469,250 00	.....	.....	2,623 53	33,689 08	.....	505,562 61
Liv. & Lon. & Globe	460,000 00	1,146,400 00	1,592,618 75	30,800 00	.....	264,449 51	231,943 64	40,118 24	3,766,330 17
London Assurance,	.....	7,044 51	775,925 00	.....	.....	54,898 29	.....	.....	837,867 80
North Brit. & Mer...	.....	.....	1,344,620 00	122,698 00	.....	188,886 21	61,647 13	1,211 06	1,719,062 40
Queen, .....	.....	.....	1,274,900 00	3,000 00	.....	48,305 63	16,415 95	5,800 00	1,348,421 58
Royal, .....	.....	.....	2,075,543 75	5,000 00	.....	183,183 27	125,286 76	41,040 00	2,430,053 78
Royal Canadian, .....	.....	.....	530,962 50	59,050 00	.....	9,869 47	181,677 33	12,950 00	794,509 30
Scottish Commercial	.....	.....	519,770 00	.....	.....	11,948 09	34,065 42	4,961 32	570,745 83
Totals,	460,000 00	1,153,444 51	11,205,613 25	267,150 75	.....	1,021,031 45	875,637 98	132,440 60	15,115,338 54
Grand Totals,...	5,158,557 62	22,139,815 18	30,064,409 00	23,482,093 42	4,464,462 07	7,489,841 87	4,779,155 76	2,060,161 01	99,638,465 96

Table 3, Showing the various items composing the Liabilities on the 31st day of December, 1875, of Fire and Marine Insurance Companies transacting business in this State.

Name of Company.	Losses adjusted.		Losses unadjusted.	Losses resisted.	Cash dividends unpaid.	Re-insurance Reserve.	All other Liabilities.	Total Liabilities.
	Losses adjusted.	Losses unadjusted.						
<i>Stock Companies of Connecticut :</i>								
Etna,.....	\$45,871 50	\$167,764 00	\$32,250 00	.....	.....	\$1,811,171 62	\$500 00	\$2,057,537 12
Atlas,.....	22,289 49	41,185 82	2,685 60	.....	.....	238,117 05	.....	304,277 93
City,.....	.....	.....	.....	.....	.....	6,872 57	275 00	7,147 57
Connecticut,.....	.....	16,812 00	5,060 00	.....	.....	174,016 58	.....	195,888 58
Fairfield,.....	1,918 47	12,775 80	500 00	.....	.....	65,908 87	1,500 00	82,603 11
Hartford,.....	.....	203,634 68	21,965 19	3,345 00	.....	983,920 50	.....	1,214,865 37
Meriden,.....	8,416 28	14,618 87	.....	.....	.....	72,969 02	.....	96,004 17
National,.....	13,760 17	16,795 56	5,779 38	.....	.....	210,775 26	.....	247,110 37
Norwalk,.....	.....	.....	700 00	.....	.....	12,591 60	.....	13,291 60
Orient,.....	.....	22,857 12	.....	.....	.....	174,290 02	.....	197,147 14
Peoples,.....	3,420 50	2,000 00	400 00	.....	.....	21,585 91	.....	27,406 41
Phoenix,.....	.....	75,686 89	7,839 00	.....	.....	836,954 98	.....	920,480 87
Security,.....	6,725 02	8,575 00	1,700 00	.....	.....	88,771 79	.....	105,771 81
<i>Companies of other States :</i>								
Agricultural,.....	\$102,401 43	\$584,705 74	\$78,879 17	3,345 00	.....	\$4,697,945 77	\$2,275 00	\$5,469,532 11
Alliance,.....	2,175 00	17,180 00	10,400 00	16 00	.....	691,032 91	.....	\$720,803 91
Amazon,.....	6,481 01	900 00	.....	.....	.....	47,271 99	.....	54,653 00
American,.....	23,378 50	49,993 91	25,645 16	289 00	.....	314,454 34	.....	413,760 91
American Central,.....	26,441 13	20,378 50	5,210 23	528 00	.....	234,199 26	276,430 33	565,187 45
Arctic,.....	29,804 60	8,465 00	4,600 00	.....	.....	248,184 06	291,033 66	291,033 66
Atlantic, New York,.....	2,225 00	1,540 75	3,350 00	278 00	.....	18,784 39	1,833 33	28,011 47
Atlantic, R. I.,.....	23,179 94	10,117 69	9,336 77	.....	.....	124,927 74	.....	167,562 14
Bangor,.....	9,589 54	2,625 00	.....	12 00	.....	37,553 81	543 43	50,273 78
Capital City,.....	34,049 10	3,750 00	.....	.....	.....	94,620 16	987 50	133,406 76
Citizens, New York,.....	.....	3,103 34	.....	.....	.....	22,955 15	804 70	26,863 19
Citizens, New Jersey,.....	30,165 50	15,863 34	2,750 00	.....	153 80	143,760 25	1,966 66	145,870 49
Citizens, Missouri,.....	21,628 00	7,240 00	2,143 00	.....	.....	184,167 03	3,436 94	236,383 03
Commerce,.....	.....	2,860 00	1,000 00	.....	.....	92,306 00	.....	123,317 00
Commerce at, New York,.....	3,438 46	14,125 00	5,900 00	.....	.....	61,482 06	.....	65,342 06
Commonwealth,.....	6,500 00	139,620 50	900 41	163,934 37
						40,803 19		66,803 19

STATISTICAL TABLES.

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Continental.....	\$56,992 61	\$97,917 39	\$15,500 00	219 78	\$951,427 42	\$37,777 94	\$1,159,835 14
Equitable, Tenn.....	2,223 63	7,085 13	5,680 00	.....	65,608 87	3,268 51	83,866 14
Equitable, R. I.,.....	6,618 00	5,132 00	.....	1,156 40	67,156 87	1,250 00	81,313 27
Exchange.....	.....	17,200 00	1,500 00	217 20	67,765 22	1,333 34	88,015 76
Fame,.....	.....	3,096 59	52,727 89	.....	41,666 50	21,361 34	121,852 32
Faneuil Hall,.....	2,218 00	5,005 00	2,500 00	1,310 00	107,612 80	1,000 00	119,645 80
Farragut,.....	.....	362 50	3,000 00	.....	75,137 01	2,500 00	80,999 54
Fire Association,.....	18,168 53	51,807 00	10,782 13	1,680 50	529,171 81	1,559,988 41	2,171,598 38
Firemen's Fund,.....	38,983 66	71,988 32	4,000 00	782 47	252,318 40	29,615 45	397,688 30
Franklin,.....	23,061 87	21,666 67	6,337 20	544 00	763,596 10	1,411,908 29	2,227,114 13
German American,.....	17,012 35	26,678 24	1,600 00	.....	502,486 68	.....	547,777 27
Germania, N. J.,.....	2,233 43	1,200 00	.....	574 16	51,933 01	89 60	56,030 20
Germania, New York,.....	22,343 97	21,459 75	34,334 35	.....	515,853 37	.....	593,991 44
Girard,.....	.....	11,519 95	.....	.....	297,577 05	70,525 18	379,622 18
Globe,.....	4,014 85	.....	.....	.....	10,296 96	.....	14,311 81
Guaranty,.....	10,175 00	.....	.....	.....	52,829 08	.....	63,004 08
Hanover,.....	53,346 92	18,863 68	26,833 08	.....	587,717 75	3,111 15	689,872 58
Hoffman,.....	6,381 03	14,606 79	.....	.....	94,479 27	.....	115,470 09
Home, N. J.,.....	1,402 21	2,000 00	.....	.....	29,518 24	41 65	32,962 10
Home, New York,.....	48,420 97	170,435 73	26,595 10	2,655 00	1,899,192 32	.....	2,147,299 12
Howard,.....	.....	4,149 89	1,700 00	.....	110,458 09	221 31	116,529 29
Humboldt,.....	17,935 60	9,929 08	3,750 00	.....	74,958 98	.....	106,573 66
Ins. Co. of North America,.....	56,150 45	177,594 41	23,255 14	.....	1,040,779 83	347,750 35	2,245,530 18
Irving,.....	4,476 12	4,200 00	401 26	.....	57,655 02	1,016 66	67,749 06
Kenton,.....	1,946 59	6,383 01	.....	.....	60,259 45	838 21	69,427 26
Lamar,.....	.....	14,300 00	.....	.....	75,056 83	173 73	89,530 56
Lorillard,.....	.....	6,500 00	.....	.....	68,594 60	106 27	75,209 87
Manayunk,.....	.....	2,000 00	.....	.....	14,650 00	10,182 00	26,832 00
Manhattan,.....	.....	22,000 00	.....	.....	216,668 32	.....	268,668 32
Manufacturers,.....	.....	6,097 00	1,333 00	.....	57,831 26	700 00	65,961 26
Merchants, N. J.,.....	9,374 48	14,811 33	4,000 00	.....	231,331 78	20,377 57	279,895 16
Merchants, R. I.,.....	5,234 00	15,913 00	.....	.....	104,879 73	2,452 53	128,479 26
National,.....	13,650 00	.....	.....	.....	91,881 35	666 66	106,198 01
New Hampshire,.....	5,946 00	3,400 00	4,252 00	.....	88,641 00	.....	102,239 00
New Jersey,.....	.....	4,638 75	.....	.....	30,248 62	1,196 37	36,083 74
Niagara,.....	.....	81,498 00	18,450 00	2 50	400,893 00	.....	500,843 50
Northern,.....	4,389 30	8,546 31	4,000 00	.....	51,136 80	.....	68,072 41

Table 3, *Continued.*

Name of Company.	Losses adjusted.	Losses unadjusted.	Losses restated.	Cash dividends unpaid.	Re-insurance reserve.	All other Liabilities.	Total Liabilities.
<i>Companies of other States.</i>							
Northwestern National,	\$19,404 43	\$31,702 27	\$2,000 00	\$1,405 00	\$177,418 89	\$5,150 00	\$237,080 59
Oswego & Onondaga,	13,747 09	2,875 00	1,500 00	.....	62,206 09	.....	80,328 18
Pacific,	5,100 00	8,013 00	.....	.....	99,017 25	.....	112,130 25
Patterson, .....	.....	12,913 83	1,013 13	.....	64,749 87	471 66	79,148 49
Pennsylvania, .....	.....	27,480 00	12,500 00	750 00	347,365 61	382,092 96	770,188 57
Peoples, Newark, N. J.,	26,417 69	.....	1,500 00	.....	134,375 00	1,050 00	163,542 69
Peoples, Trenton, N. J.,	9,924 22	1,280 00	1,700 00	.....	111,520 44	1,107 19	125,531 85
Phoenix,	24,844 54	60,587 74	10,481 00	.....	661,058 98	2,500 00	739,472 26
Providence Washington,	971 85	23,019 25	5,600 00	1,550 45	111,460 76	.....	142,602 31
Republic, .....	.....	15,390 66	9,167 81	1,040 80	91,748 71	969 00	118,316 98
Ridgewood,	4,606 59	290 00	.....	.....	47,324 56	1,041 66	53,262 51
Rochester German,	3,175 80	3,750 00	.....	.....	88,814 86	.....	95,740 66
Roger Williams,	26,145 04	18,295 00	3,000 00	462 00	140,320 50	.....	188,222 54
St. Nicholas, .....	.....	1,250 00	5,750 00	.....	64,849 38	.....	71,849 38
St. Paul,	21,921 35	36,763 88	5,000 00	.....	265,643 46	.....	329,328 67
Safeguard,	8,500 00	.....	.....	.....	60,743 32	.....	69,243 32
Shawmut,	147 64	.....	.....	.....	33,503 99	652 49	34,304 12
Shoe and Leather, .....	.....	10,215 67	.....	.....	157,992 96	.....	168,208 63
Springfield,	11,759 12	33,823 00	7,116 67	.....	413,999 94	.....	466,698 73
Standard, New York,	278 46	7,700 00	.....	.....	58,729 51	1,886 99	68,594 96
Standard, N. J.,	10,438 18	.....	.....	.....	80,122 33	.....	90,560 51
Star,	5,674 78	7,150 00	3,416 51	.....	88,238 48	879 33	105,379 10
Traders,	22,932 61	6,630 00	.....	.....	128,435 05	.....	157,397 66
Union, .....	.....	2,000 00	.....	210 00	31,133 38	.....	33,343 38
Westchester,	13,846 19	14,153 81	12,000 00	.....	389,213 77	.....	429,213 77
Williamsburg City, .....	.....	10,854 58	3,200 00	.....	181,289 95	2,583 33	197,927 86
	\$877,043 93	\$1,430,165 72	\$407,811 43	\$15,837 06	\$16,976,379 30	\$4,219,740 43	\$23,926,977 87

<i>Mutual Companies of other States.</i>									
American,.....	\$5,500 00	.....	.....	.....	\$104,010 98	\$655,253 50	\$764,761 48	.....	.....
Holyoke,.....	400 00	.....	.....	.....	169,355 87	631 04	170,386 91	.....	.....
Lycoming,.....	66,083 44	.....	.....	.....	264,476 93	5,415 74	418,549 62	.....	.....
Merchants & Farmers,.....	.....	.....	.....	.....	130,533 14	600 00	140,433 14	.....	.....
Totals,.....	\$71,983 44	\$28,869 94	.....	.....	\$668,376 92	\$661,900 28	\$1,494,134 15	.....	.....
<i>Foreign Companies.</i>									
Commercial Union,.....	6,229 36	.....	.....	.....	375,838 94	.....	417,749 18	.....	.....
Guardian,.....	10,000 00	.....	.....	.....	50,229 33	1,965 81	62,195 17	.....	.....
Hamburg Bremen,.....	12,080 00	.....	.....	.....	172,340 42	351 50	185,371 92	.....	.....
Imperial,.....	.....	.....	.....	.....	243,105 21	.....	276,827 77	.....	.....
Lancashire,.....	3,188 25	.....	.....	.....	244,450 41	2,000 00	278,285 89	.....	.....
Liverpool & London & Globe,.....	17,663 83	.....	.....	.....	1,246,249 28	409,937 11	1,869,211 01	.....	.....
London Assurance,.....	.....	.....	.....	.....	.....	8,400 00	240,015 46	.....	.....
North British & Mercantile,.....	9,692 94	.....	.....	.....	231,615 46	.....	921,355 85	.....	.....
Queen,.....	.....	.....	.....	.....	814,830 10	.....	517,146 57	.....	.....
Royal,.....	24,365 68	.....	.....	.....	450,092 15	2,000 00	1,342,485 47	.....	.....
Royal Canadian,.....	23,571 38	.....	.....	.....	1,106,898 27	149,102 96	489,961 51	.....	.....
Scottish Commercial,.....	22,549 46	.....	.....	.....	371,978 33	.....	215,693 28	.....	.....
Totals,.....	\$106,670 90	\$190,765 01	.....	.....	178,385 79	10,032 50	\$6,819,299 08	.....	.....
Grand Totals,.....	\$1,149,119 83	\$2,533,404 47	\$706,325 55	\$19,182 06	\$27,833,625 68	\$5,468,305 62	\$37,709,963 21	.....	.....

Table 4, Showing the Income during the year ending December 31st, 1875, of Fire and Marine Insurance Companies transacting business in this State.

Name of Company.	Fire Premiums.	Marine and Inland Prem's.	Int. on Bonds and Mortgage.	Int. & Div. from all other sources.	Received for Rents.	Rec'd from all other sources.	Total Income.
<i>Stock Companies of Connecticut:</i>							
Zetna,.....	\$3,579,891 51	\$138,688 06	\$7,093 60	\$361,812 57	\$6,525 91	.....	\$4,097,011 65
Atlas,.....	517,107 63	.....	16,056 47	13,940 00	.....	\$2,918 28	550,022 38
City,.....	13,449 12	.....	569 67	2,819 60	.....	.....	16,838 39
Connecticut,.....	324,934 12	.....	.....	56,177 84	.....	.....	381,111 96
Fairfield,.....	166,665 59	.....	8,191 14	6,417 66	675 00	2,226 43	184,175 82
Hartford,.....	1,913,406 61	.....	49,285 53	90,917 81	10,230 93	2,883 54	2,066,724 42
Meriden,.....	150,677 27	.....	622 42	22,633 87	.....	600 00	174,533 56
National,.....	354,646 11	.....	35,206 14	36,068 66	.....	.....	425,920 91
Norwalk,.....	18,005 51	.....	.....	5,218 77	.....	.....	23,224 28
Orient,.....	316,232 55	.....	12,065 21	84,696 54	.....	.....	362,994 30
Peoples,.....	37,303 15	.....	140 00	8,314 73	.....	.....	45,757 88
Phoenix,.....	1,452,672 45	.....	87 43	99,625 77	8,879 23	.....	1,556,264 88
Security,.....	128,459 81	83,477 67	1,603 00	13,093 57	.....	.....	226,634 05
	\$3,973,451 43	\$222,135 73	\$130,920 61	\$751,737 39	\$24,311 07	\$8,628 25	\$510,111,214 48
<i>Companies of other States:</i>							
Agricultural,.....	490,800 85	.....	.....	46,253 44	4,517 00	.....	541,571 29
Alliance,.....	89,199 61	.....	640 44	1,454 17	.....	.....	91,294 22
Amazon,.....	632,855 26	.....	15,298 00	14,208 73	1,568 26	.....	721,100 70
American,.....	445,295 04	50,170 43	25,308 71	80,152 88	4,300 00	1,525 46	506,582 09
American Central,.....	488,571 24	.....	.....	32,074 23	.....	.....	520,645 47
Arctic,.....	37,664 23	.....	1,728 50	8,988 43	7,412 50	.....	54,893 66
Atlantic,.....	337,001 32	.....	6,537 03	18,815 12	.....	.....	362,352 47
Atlantic, New York,.....	76,437 11	10,948 86	.....	.....	.....	7,084 99	101,383 48
Bangor,.....	222,155 11	29,796 37	17,802 60	6,912 32	.....	1,083 25	270,836 73
Capital City,.....	44,467 89	.....	10,638 02	.....	.....	.....	54,505 91
Citizens, New York,.....	262,810 42	.....	10,397 09	34,753 57	.....	4,332 50	312,293 58
Citizens, New Jersey,.....	472,702 65	.....	14,382 53	7,957 15	.....	.....	495,042 33
Citizens, Missouri,.....	197,752 79	9,191 36	22,087 99	.....	.....	.....	229,032 14
Commerce,.....	113,048 51	.....	.....	17,930 09	2,708 76	.....	135,687 36
Commercial, New York,.....	292,162 60	.....	4,636 55	18,185 60	.....	.....	314,984 75
Commonwealth,.....	108,459 75	.....	3,855 50	3,907 58	.....	.....	116,222 83

Continental,.....	\$1,523,845 67	\$42,582 28	\$65,556 61	\$43,795 94	\$1,375 49	\$1,677,155 99
Equitable, Tenn.,.....	141,449 76	.....	14,289 87	.....	.....	155,739 63
Equitable, R. I.,.....	118,899 22	\$10,298 36	13,357 00	2,230 80	86 01	143,396 39
Exchange,.....	175,676 57	999 63	11,494 47	12,442 39	2,708 33	203,321 39
Fane,.....	87,981 61	.....	12,206 86	.....	.....	101,188 47
Faneuil Hall,.....	217,562 18	.....	26,461 45	.....	.....	241,023 63
Farragut,.....	150,836 08	.....	22,130 62	.....	.....	172,966 70
Fire Association,.....	1,140,440 86	.....	93,024 50	.....	10,877 24	1,341,655 63
Fireman's Fund,.....	478,639 39	117,452 26	3,814 00	22,198 00	229 00	651,902 69
Franklin, Pa.,.....	1,036,983 85	143,616, 14	20,968 51	246 50	6,711 50	1,203,526 50
German American,.....	940,481 57	.....	97,138 52	.....	.....	1,037,620 09
Germania, N. J.,.....	100,833 79	8,567 81	1,216 63	1,108 00	534 00	112,260 23
Geruania, N. Y.,.....	899,643 65	45,285 31	47,459 38	.....	.....	992,388 34
Girard,.....	436,290 66	16,939 42	19,916 52	10,601 63	.....	483,748 23
Globe,.....	20,388 86	1,185 52	725 39	.....	.....	22,199 77
Guaranty,.....	105,847 03	1,974 93	3,358 04	.....	.....	111,180 00
Hanover,.....	968,189 10	22,339 83	54,250 20	.....	.....	1,044,773 63
Hoffman,.....	226,427 65	11,227 36	13,786 38	.....	.....	251,391 39
Home, N. J.,.....	51,393 36	13,654 97	5,398 42	.....	.....	76,148 90
Home, N. Y.,.....	3,032,408 06	145,881 86	164,705 65	82 73	.....	3,393,078 30
Howard,.....	137,212 14	221 00	30,759 96	5,100 00	406 70	238,003 54
Humboldt,.....	187,548 58	10,421 85	1,630 36	.....	.....	149,500 77
Insurance Co. of North America,.....	1,539,475 60	1,671,118 30	160,708 96	.....	.....	3,351,436 23
Irving,.....	122,846 97	6,410 05	8,546 86	.....	.....	137,803 88
Kenton,.....	98,453 55	22,560 66	1,417 89	546 80	1,515 98	133,062 90
Lamar,.....	151,826 76	22,844 93	18,502 37	.....	.....	196,227 36
Lorillard,.....	168,862 06	.....	18,893 79	.....	.....	193,729 85
Manayunk,.....	30,926 24	.....	.....	.....	3,280 00	40,611 98
Manhattan,.....	632,592 74	36,163 65	18,698 38	.....	.....	701,672 93
Manufacturers,.....	109,618 04	.....	3,240 48	.....	205 70	126,573 54
Merchants, N. J.,.....	415,848 44	.....	20,942 91	1,401 75	188 42	463,072 09
Merchants, R. I.,.....	197,960 89	1,465 87	22,970 70	.....	.....	223,607 17
National,.....	187,063 55	.....	4,518 20	200 00	.....	211,108 17
New Hampshire,.....	186,979 68	.....	27,973 42	150 00	1,250 00	186,553 10
New Jersey,.....	53,836 42	4,050 40	15,261 93	.....	401 04	73,549 79
Niagara,.....	777,771 00	8,171 00	73,338 00	5,500 00	.....	864,780 00
Northern,.....	115,782 49	18,621 39	4,035 38	.....	1,180 78	134,620 04

Table 4, *Concluded.*

Name of Company.	Fire Premiums.	Marine and Inland Premiums.	Int. on bonds and Mortgages.	Int. & Div. from other sources.	Received for Rents.	Rec'd from all other sources.	Total Income.
<i>Companies of other States.</i>							
Northwestern National,	\$398,522 79	\$103,867 03	\$11,900 00	\$33,150 64	.....	.....	\$547,440 46
Oswego and Onondaga,	129,691 08	.....	12,301 62	.....	.....	.....	141,992 70
Pacific,	174,469 89	.....	13,946 32	19,371 76	.....	\$2,849 97	210,637 94
Paterson,	105,215 68	.....	5,508 29	3,243 79	\$200 00	.....	114,167 76
Pennsylvania,	598,555 21	.....	29,265 51	47,394 63	250 00	.....	675,667 60
Peoples, Newark, N. J.,	239,124 73	.....	11,947 10	6,284 19	5,883 03	.....	293,909 52
Peoples, Trenton, N. J.,	169,937 95	.....	14,677 06	16,038 39	.....	635 65	201,289 05
Phenix,	1,263,708 21	154,098 19	24,617 55	86,410 96	6,602 73	9,147 85	1,544,585 49
Providence Washington,	190,784 55	63,188 34	28,287 00	.....	.....	.....	282,180 09
Republic,	156,192 31	.....	6,849 82	15,768 46	14,758 32	.....	192,568 91
Ridgewood,	93,625 28	3,295 03	7,488 45	9,969 48	.....	3,199 03	117,577 27
Rochester German,	172,945 21	3,917 13	6,514 66	16,695 75	.....	.....	199,982 75
Roger Williams,	201,717 58	86,097 19	822 50	19,527 71	.....	1,913 46	310,078 44
St. Nicholas,	143,809 37	.....	3,022 06	10,356 35	850 00	.....	158,037 78
St. Paul,	423,098 05	89,817 31	11,962 76	51,641 58	.....	.....	582,855 10
Safeguard,	140,328 14	4,956 36	470 16	18,834 86	2,351 39	6,335 40	166,940 91
Shawmut,	63,399 27	.....	5,431 50	.....	.....	.....	68,830 77
Shoe and Leather,	149,127 27	54,103 68	2,100 00	26,165 04	.....	.....	231,495 99
Springfield,	605,774 54	.....	19,130 08	50,635 06	4,308 33	.....	679,848 01
Standard, N. Y.,	115,764 94	.....	4,210 59	16,770 63	.....	.....	136,746 16
Standard, N. J.,	126,081 77	.....	15,544 38	2,107 53	.....	1,217 54	144,951 22
Star,	166,619 08	.....	11,542 13	14,623 76	.....	138 45	192,923 42
Traders,	280,800 58	44,919 76	.....	37,303 82	.....	7,478 05	370,501 71
Union,	65,585 19	16,713 13	.....	22,459 60	.....	629 39	104,387 31
Westchester,	758,278 20	.....	13,419 60	30,005 82	.....	.....	801,703 62
Williamsburg City,	398,352 68	.....	24,398 44	16,930 20	.....	1,192 68	440,874 00
	\$28,697,398 01	\$2,512,877 19	\$1,226,022 14	\$1,923,682 69	\$148,872 47	\$80,536 58	\$34,583,389 08

<i>Mutual Companies of other States.</i>	\$	190,024 10	\$88,424 35	\$16,617 90	\$4,275 00	1,224 75	\$283,723 45
American,		94,841 75	459 50	\$16,617 90	2,420 10	1,224 75	116,564 00
Holyoke,		579,310 73	1,199 14	1,027 53		199,707 17	781,244 57
Lycoming,		60,262 94	2,495 85	6,199 01	3,151 50	317 61	72,426 91
Merchants & Farmers,.....							
Total.....	\$	\$930,439 52	\$87,578 84	\$23,844 44	\$9,846 60	\$201,249 53	\$1,252,958 93
<i>Foreign Companies.</i>							
Commercial Union,		767,554 98					767,554 98
Guardian,		89,445 78		37,151 55			126,597 33
Hamburg Bremen,		367,490 61	19,306 53				386,797 14
Imperial,		409,934 15		1,590 64			411,524 79
Lancashire,		565,812 65					565,812 65
Liverpool & London & Globe,.....		2,328,139 91	43,510 59	85,671 24	33,054 89	31,011 16	2,521,387 79
London Assurance,		379,129 01		16,968 23			396,097 24
North British & Mercantile,.....		1,429,355 27		76,300 86			1,505,656 13
Queen,		962,263 00		1,858 32			964,121 32
Royal,		1,684,232 65		80,050 29	681 82		1,764,964 76
Royal Canadian,		563,657 08		18,854 35			669,953 97
Scottish Commercial,		324,263 72		27,229 79			351,493 51
Totals,		\$9,871,278 81	\$87,442 54	\$345,675 27	\$33,736 71	\$31,011 16	\$10,431,961 61
Grand Totals,	\$	\$48,472,567 77	\$1,507,338 71	\$3,044,939 79	\$216,766 85	\$331,425 52	\$56,385,524 10

Table 5, Showing the various items composing the Expenditures during the year ending December 31st, 1875, of Fire and Fire and Marine Insurance Transacting business in this State.

Name of Company.	Amount paid for Losses.	Cash Dividends Paid.	Paid for Com's and Brokerage.	Paid for Salaries and Fees.	Paid for Taxes.	All other Expenditures.	Total Expenditures.
<i>Stock Co's of Connecticut.</i>							
Ætna,	\$2,172,484 01	\$721,600 00	\$556,011 45	\$173,810 81	\$66,517 92	\$183,991 86	\$3,872,816 05
Atlas,	334,910 66	24,000 00	77,777 98	81,921 52	10,179 43	.....	528,789 59
City,	3,584 16	.....	2,544 63	1,120 86	.....	.....	7,249 65
Connecticut,	160,508 83	75,000 00	48,287 78	15,504 78	8,610 86	23,883 37	337,795 62
Fairfield,	91,235 97	30,000 00	26,528 31	9,817 53	2,986 44	9,353 08	163,921 33
Hartford,	998,379 26	198,160 00	278,231 53	119,133 16	43,145 72	108,220 26	1,715,269 93
Menden,	83,804 65	28,000 00	24,099 75	9,300 00	3,330 76	11,399 79	159,934 95
National,	178,670 51	90,000 00	52,739 08	26,276 67	9,404 67	20,100 42	377,191 35
Norwalk,	10,354 60	5,000 00	2,501 57	1,587 50	.....	620 40	29,064 07
Orient,	172,013 01	46,500 00	47,895 51	22,979 84	8,633 48	27,020 52	324,312 36
Peoples,	13,138 33	4,000 00	5,077 85	3,225 00	49 00	1,228 23	26,718 41
Phoenix,	871,885 29	165,000 00	215,147 32	69,619 67	38,729 90	130,006 36	1,490,418 54
Security,	106,446 97	22,000 00	25,746 38	14,621 87	565 98	.....	161,381 20
<i>Companies of other States.</i>							
Agricultural,	\$5,203,416 25	\$1,407,660 00	\$1,362,589 16	\$548,249 21	\$192,154 16	\$515,824 29	\$9,220,893 07
Alliance,	267,048 87	.....	93,506 97	62,806 04	8,200 00	47,421 89	498,983 77
Amazon,	10,627 05	.....	12,807 33	7,693 16	825 25	7,626 15	38,978 94
American, Pa.,	391,611 61	25,000 00	120,405 75	30,724 50	16,650 20	96,404 27	680,826 56
American Central,	199,059 15	32,484 00	80,537 29	37,544 63	13,019 43	4,951 12	367,595 62
Arctic,	253,007 82	35,000 00	83,864 97	38,619 83	14,666 93	63,809 03	478,968 55
Atlantic, N. Y.,	12,206 98	20,268 00	466 16	16,700 02	1,4 1 86	15,902 14	66,325 16
Atlantic, R. I.,	205,392 90	20,900 00	41,474 56	24,400 04	8,652 21	21,447 35	321,367 06
Bangor,	31,817 44	24,150 00	12,478 90	8,159 37	2,845 88	9,658 64	89,110 23
Capital City,	141,466 55	.....	45,283 53	6,506 39	4,436 09	19,914 61	217,557 17
Citizens, N. Y.,	27,997 24	15,000 00	7,575 48	4,400 00	651 86	4,046 90	59,671 58
Citizens, N. J.,	83,505 67	70,346 20	25,163 52	57,364 94	3,298 91	23,237 21	262,918 45
Citizens, Mo.,	224,329 71	16,014 40	115,442 76	11,575 11	7,877 25	33,124 00	418,363 23
Commerce,	97,412 66	19,925 00	36,829 70	8,000 00	7,676 27	12,605 09	182,448 72
Commercial, N. Y.,	63,330 49	28,000 00	15,962 43	10,837 33	5,306 49	8,067 66	131,504 40
Commonwealth,	127,565 07	40,000 00	53,123 29	18,500 08	981 92	17,101 94	237,272 30
.....	19,283 58	.....	15,671 53	5,467 31	41 94	13,987 47	54,451 83

Continental,.....	\$738,428 14	\$98,262 62	\$258,236 46	\$184,331 13	\$37,881 99	\$136,382 81	\$1,448,526 15
Equitable, Tenn.,.....	87,092 23	.....	22,098 16	13,175 43	7,516 58	14,918 90	144,801 30
Equitable, R. I.,.....	46,139 82	21,078 10	17,730 22	18,572 45	5,430 66	3,166 00	114,127 25
Exchange,.....	62,876 41	30,001 50	23,835 57	29,976 01	3,454 40	6,623 69	156,767 58
Fame,.....	58,952 51	.....	15,126 34	7,600 00	1,519 89	11,016 99	94,205 73
Faneuil Hall,.....	127,764 88	27,940 00	49,440 62	12,874 39	9,536 77	30,680 59	264,237 25
Farragut,.....	46,382 94	25,000 00	13,069 28	2,114 06	2,114 06	25,338 70	132,254 98
Fire Association,.....	607,843 25	138,319 50	234,029 09	28,652 75	35,898 72	14,092 56	958,835 87
Fireman's Fund,.....	373,272 26	62,699 34	78,232 33	42,947 68	9,850 67	70,182 82	636,837 62
Franklin, Pa.,.....	586,236 99	127,552 00	156,693 34	107,064 12	38,230 67	158,837 82	1,178,604 94
German American,.....	432,962 11	100,000 00	141,462 39	77,311 36	27,124 20	81,638 11	850,498 17
Germania, N. J.,.....	28,156 19	21,576 60	20,070 29	8,614 40	2,967 42	13,197 70	94,582 60
Germania, N. Y.,.....	378,775 82	50,000 00	140,797 77	70,218 24	19,319 46	170,840 08	829,951 37
Girard,.....	137,084 04	36,000 00	67,651 47	35,257 59	17,817 29	31,128 05	324,938 44
Globe,.....	441 50	.....	2,890 58	3,449 35	31 71	5,628 11	12,441 25
Guaranty,.....	8,868 90	.....	13,555 13	12,195 20	1,383 45	13,937 72	49,940 40
Hanover,.....	433,813 10	45,000 00	158,013 06	50,560 00	19,071 89	164,038 16	870,516 21
Hoffman,.....	136,807 50	20,000 00	89,808 19	20,491 97	2,649 15	18,218 12	237,974 93
Home, N. J.,.....	13,175 26	16,000 00	7,559 87	8,228 34	1,119 84	7,775 93	58,859 24
Home, N. Y.,.....	1,682,067 42	273,735 00	560,531 33	241,178 53	64,708 42	195,078 83	3,017,299 53
Howard,.....	57,521 53	60,000 00	22,762 32	31,387 47	8,527 39	19,120 52	199,319 23
Humboldt,.....	100,162 97	.....	28,198 16	12,195 75	22,216 38	.....	162,773 26
Ins. Co. of North America,.....	2,078,671 54	201,448 80	274,102 45	91,520 64	80,518 19	223,847 61	2,950,109 22
Irving,.....	59,855 44	26,245 00	17,705 49	14,600 00	1,255 63	11,157 50	130,819 06
Kenton,.....	73,487 28	15,000 00	23,170 03	5,857 40	2,964 62	7,093 69	127,573 02
Lamar,.....	101,118 64	20,000 00	18,522 28	17,100 00	2,816 90	21,172 54	180,730 36
Lorillard,.....	46,880-95	30,000 00	26,607 15	25,715 00	8,936 88	13,832 32	151,972 30
Manayunk,.....	13,944 85	6,000 00	6,005 44	6,008 51	.....	.....	31,958 80
Manhattan,.....	340,029 29	35,000 00	103,478 50	49,586 28	15,011 39	57,589 05	600,694 51
Manufacturers,.....	45,909 34	19,025 42	21,141 77	9,181 00	3,856 29	7,062 70	106,176 52
Merchants, N. J.,.....	166,099 26	31,214 20	68,502 88	28,046 00	609 58	74,835 36	369,307 28
Merchants, R. I.,.....	92,241 03	24,000 00	41,802 55	14,486 30	5,381 48	1,891 65	179,803 01
National,.....	61,244 24	24,000 00	29,665 82	16,121 59	5,709 49	29,170 31	165,891 45
New Hampshire,.....	80,812 11	20,000 00	24,880 55	7,170 72	3,859 96	8,677 19	145,400 53
New Jersey,.....	24,392 78	.....	11,259 19	6,537 90	2,324 71	7,703 34	52,219 92
Niagara,.....	469,551 00	50,030 00	118,474 00	92,600 00	19,234 00	108,127 00	858,016 00
Northern,.....	80,712 66	.....	20,870 94	10,610 64	5,049 44	11,474 51	128,718 19

Table 5, *Concluded.*

Name of Company.	Amount paid for Losses.	Cash dividends Paid.	Paid for Com's and Brokerage.	Paid for Salaries and Fees.	Paid for Taxes.	All other Expenses.	Total Expenses.
<i>Companies of other States.</i>							
Northwestern Nat.,.....	\$354,731 67	\$58,595 00	\$65,197 36	\$39,113 35	\$13,560 30	\$38,396 99	\$569,594 67
Oswego & Onondaga.....	94,833 48	18,000 00	19,640 47	5,541 11	2,037 07	13,866 21	153,918 34
Pacific.....	42,537 48	60,000 00	18,823 63	26,260 00	3,623 30	11,307 75	162,552 16
Paterson.....	27,772 18	.....	16,245 41	2,300 00	5 24	1,559 00	47,971 83
Pennsylvania,.....	316,365 08	39,275 00	89,054 68	88,518 53	12,046 02	7,831 98	653,091 29
Peoples, Newark, N. J.....	167,836 65	20,000 00	55,211 77	14,832 33	9,108 35	25,486 58	292,466 68
Peoples, Trenton, N. J.....	68,908 34	16,000 00	32,381 08	5,526 00	3,339 01	7,605 61	133,780 63
Phenix,.....	526,098 87	150,000 00	200,333 72	131,239 36	35,317 81	140,636 36	1,183,626 11
Prov. Washington,.....	69,084 51	40,449 55	24,651 05	10,658 62	6,496 58	14,065 76	165,406 07
Republic,.....	67,471 11	30,110 40	24,132 37	29,365 00	6,233 88	28,624 22	185,936 98
Ridgewood,.....	23,911 75	22,000 00	13,095 58	15,960 92	2,877 43	11,424 70	89,270 38
Rochester German,.....	102,800 98	20,000 00	28,632 01	5,994 65	4,194 61	8,192 65	169,814 90
Roger Williams,.....	156,917 08	39,914 00	41,778 05	22,044 55	5,130 72	.....	265,784 37
St. Nicholas,.....	67,965 32	15,000 00	19,306 90	16,840 00	1,706 42	11,658 76	131,577 40
St. Paul,.....	290,250 29	48,000 00	77,624 68	28,119 00	13,091 15	34,442 73	491,527 97
Safeguard,.....	41,476 37	25,000 00	21,565 52	16,300 00	459 53	13,812 31	118,613 73
Shawmut,.....	3,761 95	.....	7,557 44	10,525 47	2,677 39	12,288 98	36,811 23
Shoe and Leather,.....	98,208 62	30,000 00	23,123 18	12,913 33	4,844 24	13,644 74	182,734 11
Springfield,.....	310,857 93	60,000 00	86,686 19	27,065 02	19,118 14	47,264 04	550,991 32
Standard, N. Y.,.....	27,812 23	23,200 00	13,016 64	19,737 97	2,842 47	14,862 26	100,961 57
Standard, N. J.,.....	67,108 28	16,000 00	25,703 45	3,508 00	2,244 19	7,512 32	122,076 24
Star,.....	67,179 67	25,000 00	11,232 99	20,325 29	4,739 86	33,072 62	161,550 43
Traders,.....	136,690 60	60,000 00	42,720 37	24,249 71	10,826 91	30,711 31	304,698 90
Union,.....	44,554 66	19,790 00	11,319 30	9,245 71	8,617 88	5,187 93	98,715 48
Westchester,.....	402,642 85	22,889 34	124,838 96	27,665 02	16,823 92	87,508 70	682,368 79
Williamsburg City,.....	141,505 89	50,018 00	60,114 68	44,953 61	7,636 82	63,601 47	357,232 47
	\$15,638,853 01	\$2,940,556 97	\$4,793,514 66	\$2,439,378 41	\$790,759 04	\$2,844,038 41	\$29,447,100 50

<i>Mut. Co's of other States.</i>							
American,.....	\$35,124 71	\$113,477 08	\$24,108 73	\$30,139 95	\$4,260 43	\$17,400 56	\$224,511 46
Holyoke,.....	43,237 63	10,000 00	14,860 28	7,393 00	2,339 27	9,857 52	87,687 70
Lycorning,.....	557,182 12	.....	120,593 63	27,638 70	6,577 93	81,551 12	793,543 50
Merchants & Farmers,.....	34,556 28	11,095 95	8,323 82	7,256 97	1,142 89	4,791 67	67,167 58
Totals,.....	\$670,100 74	\$134,573 03	\$167,886 46	\$72,428 62	\$14,320 52	\$113,600 87	\$1,172,910 24
<i>Foreign Companies.</i>							
Commercial Union,.....	322,353 11	.....	115,133 23	37,972 18	19,304 25	30,292 93	525,055 70
Guardian,.....	12,695 49	.....	.....	22,908 44	3,302 77	8,449 72	47,356 42
Hamburg Bremen,.....	97,863 67	.....	69,881 33	11,400 00	5,018 36	18,634 98	202,788 34
Imperial,.....	171,502 90	.....	69,144 15	33,609 82	14,506 63	28,248 17	319,011 67
Lancashire,.....	325,022 47	.....	104,515 45	34,414 81	11,008 72	.....	474,961 45
Liverpool & London & Globe,.....	929,316 17	.....	308,093 06	253,016 39	45,071 87	138,403 26	1,673,902 75
London Assurance,.....	106,104 20	.....	45,737 68	28,029 65	17,162 75	35,460 40	232,491 68
North Brit. & Mer.	723,767 97	.....	188,306 25	100,804 08	29,276 28	113,849 80	1,156,004 38
Queen,.....	450,174 83	.....	144,167 41	41,350 94	22,221 63	49,086 24	707,001 05
Royal,.....	757,775 94	.....	284,317 85	101,163 84	40,960 79	67,095 26	1,251,313 68
Royal Canadian,.....	208,701 22	.....	134,128 63	37,104 20	10,443 45	104,465 48	495,042 98
Scottish Commercial,.....	151,280 24	.....	62,540 54	23,782 34	10,335 45	26,089 40	274,027 97
Totals,.....	\$4,256,558 21	.....	\$1,526,165 58	\$727,556 69	\$228,612 95	\$620,067 64	\$7,358,961 07
Grand Totals.....	\$25,768,928 21	\$4,482,790 00	\$7,850,155 86	\$3,787,612 93	\$1,225,846 67	\$4,093,551 21	\$47,208,864 88

Table 6, Showing the Income, Expenditures, Premiums received, Commissions paid, during the year ending December 31st, 1875, of Fire and Marine Insurance Companies transacting business in this State.

Name of Company.	Gross Cash Income.	Gross Cash Expenditures.	Ratio of Ex. to Income.	Total Losses Paid.	Ra. of Loss pd. to Inc.	Cash Premiums received.	Paid for Com'ts & Brokerage.	Ra. of Com'ts to Prem. rec'd.
<i>Stock Companies of Conn.</i>								
Ætna,.....	\$4,907,011 65	\$3,872,816 05	94.51	\$2,172,484 01	53.01	\$3,718,579 57	\$556,011 45	14.95
Atlas,.....	550,022 38	528,789 59	96.12	334,910 66	60.89	517,107 63	77,777 98	14.97
City,.....	16,838 39	7,249 65	43.07	3,584 16	21.30	13,449 12	2,544 63	18.93
Connecticut,.....	381,111 96	337,795 62	88.61	166,508 83	43.69	324,934 12	48,287 78	14.86
Fairfield,.....	184,175 82	169,921 33	92.28	91,235 97	49.44	166,665 39	26,528 31	15.91
Hartford,.....	2,066,724 42	1,745,269 95	84.35	998,379 26	48.32	1,913,406 61	278,231 55	14.54
Meriden,.....	174,533 56	159,934 95	91.63	83,804 65	48.02	150,677 27	24,099 75	16.00
National,.....	425,920 91	377,191 35	88.54	178,670 51	41.94	354,646 11	52,739 08	14.87
Norwalk,.....	23,224 28	20,064 07	86.32	10,354 60	44.54	18,005 51	2,501 57	13.89
Orient,.....	362,994 30	324,342 36	89.36	172,013 01	47.39	316,232 55	47,895 51	15.16
Peoples,.....	45,757 88	26,718 41	58.38	13,138 33	28.70	37,303 15	5,077 85	13.61
Phoenix,.....	1,556,264 88	1,490,418 54	95.76	871,885 29	56.03	1,452,672 45	215,147 32	14.81
Security,.....	226,634 05	169,381 20	74.71	106,446 97	46.96	211,937 48	25,746 38	12.15
	\$10,111,214 48	\$9,229,893 07	91.29	\$5,203,416 25	51.46	\$9,195,617 16	\$1,362,589 16	14.81
<i>Companies of other States:</i>								
Agricultural,.....	541,571 29	498,983 77	92.13	267,048 87	49.31	490,800 85	98,506 97	19.05
Alliance,.....	91,294 22	38,978 94	42.69	10,627 05	11.63	89,199 61	12,807 33	14.35
Amazon,.....	721,100 70	680,826 56	94.41	391,641 61	54.31	690,025 71	120,405 75	17.45
American,.....	506,582 09	367,595 62	72.56	199,059 15	39.29	445,295 04	80,537 29	18.09
American Central,.....	520,645 47	478,968 55	94.55	253,007 82	53.16	488,571 24	83,864 97	17.25
Arctic,.....	54,893 66	66,325 16	120.80	12,206 98	22.23	37,664 23	466 16	1.23
Atlantic, New York,.....	362,353 47	321,367 06	88.68	205,392 90	50.67	337,001 32	41,474 56	12.31
Atlantic, R. I.,.....	101,383 48	89,110 23	80.06	31,817 44	28.02	87,385 97	12,478 90	14.27
Bangor,.....	270,836 73	217,557 17	80.32	141,466 55	52.22	251,951 48	45,233 53	17.96
Capital City,.....	54,505 91	59,671 58	109.50	27,997 34	51.36	44,467 89	7,575 48	17.04
Citizens, New York,.....	312,293 58	262,918 45	84.21	83,505 67	26.75	262,810 42	25,165 52	9.57
Citizens, New Jersey,.....	495,042 33	418,363 23	84.50	224,329 71	45.31	472,702 65	115,442 76	24.21
Citizens, Missouri,.....	229,032 14	182,448 72	79.65	97,412 66	42.54	206,944 15	36,829 70	17.80
Commerce,.....	133,687 36	131,504 40	98.43	63,330 49	47.40	113,048 51	15,962 43	14.12
Commercial, New York,.....	314,984 75	257,272 30	81.68	127,565 07	40.49	292,162 60	53,123 29	18.19
Commonwealth,.....	116,222 83	54,451 83	46.95	19,283 58	16.59	108,459 75	5,671 53	14.46

Continental,.....	\$1,677,155 99	\$1,448,526 15	86.35	\$733,428 14	43.73	\$1,523,845 67	\$258,236 46	16.95
Equitable, Tenn.,.....	155,739 63	144,801 30	93.00	87,092 23	55.94	141,449 76	22,098 16	15.62
Equitable, R. I.,.....	145,396 39	114,127 25	78.53	46,189 82	31.75	129,197 58	19,730 22	15.28
Exchange,.....	203,321 39	156,767 58	70.08	62,876 41	30.93	176,676 20	23,835 57	13.49
Fame,.....	100,188 47	94,205 73	94.11	58,952 51	58.89	87,981 61	15,126 34	17.11
Faneuil Hall,.....	244,023 63	264,237 25	108.30	127,764 88	52.34	217,562 18	49,440 62	22.71
Farragut,.....	172,966 70	132,254 98	76.46	46,382 94	26.83	150,836 08	13,069 28	8.66
Five Association,.....	1,341,655 68	958,835 87	71.50	507,843 25	37.87	1,140,440 86	234,029 09	20.39
Fireman's Fund,.....	651,903 69	636,837 62	97.68	373,272 26	57.25	596,091 65	78,232 33	13.13
Franklin, Pa.,.....	1,208,526 50	1,173,604 94	97.10	586,236 99	48.64	1,036,983 85	155,693 34	15.51
German American,.....	1,037,620 09	850,498 17	82.03	422,962 11	40.69	940,481 57	141,462 39	13.13
Germania, N. J.,.....	112,260 23	94,582 60	84.30	28,156 19	25.09	100,833 79	20,070 29	19.91
Germania, N. Y.,.....	992,388 34	820,951 37	83.63	378,775 82	38.16	899,643 65	140,797 77	15.64
Girard,.....	483,748 23	324,938 44	67.17	137,084 04	28.32	436,290 66	67,651 47	15.15
Globe,.....	22,199 77	12,441 25	56.06	441 50	1.99	20,288 86	2,890 58	14.25
Guaranty,.....	111,180 00	49,940 40	44.95	8,868 90	7.98	105,847 03	13,555 13	12.81
Hanover,.....	1,044,778 63	870,516 21	83.38	433,813 10	41.56	968,189 10	158,013 06	16.32
Hoffman,.....	251,391 39	237,974 93	94.67	136,807 50	54.43	226,427 65	39,808 19	16.03
Hone, N. J.,.....	76,148 90	53,859 24	70.73	13,175 26	17.29	57,095 51	7,559 87	13.24
Hone, N. Y.,.....	3,393,078 30	3,017,299 53	88.92	1,682,067 42	49.57	3,082,408 06	560,531 33	18.19
Howard,.....	238,003 54	199,319 23	81.13	57,521 53	24.17	197,433 14	22,762 32	11.53
Humboldt,.....	149,600 77	162,773 26	108.76	100,162 97	67.93	137,548 58	28,198 16	20.53
Insurance Co. of North America,.....	3,351,436 23	2,950,109 23	87.42	2,078,671 54	70.93	3,130,593 90	274,102 45	8.76
Irving,.....	137,803 88	130,819 06	94.92	59,855 44	45.76	122,846 97	17,705 49	14.41
Kenton,.....	133,062 90	127,573 02	95.87	73,487 28	57.63	121,014 21	23,170 03	19.15
Lamar,.....	196,227 36	180,730 36	92.10	101,118 64	55.95	174,671 69	18,522 28	10.61
Lorillard,.....	193,729 85	151,972 30	78.42	46,880 95	30.86	168,662 06	26,607 15	15.78
Manayunk,.....	40,611 98	31,958 80	78.68	13,994 85	43.79	30,926 24	6,005 44	19.42
Manhattan,.....	701,672 73	600,694 51	85.60	340,029 29	56.62	668,756 39	103,478 50	15.46
Manufacturers,.....	126,573 54	106,176 52	83.87	45,909 34	43.26	109,648 04	21,141 77	19.54
Merchants, N. J.,.....	462,972 09	369,307 28	79.78	166,099 26	44.95	415,848 44	68,502 88	16.47
Merchants, R. I.,.....	223,007 17	179,803 01	80.63	92,241 03	51.30	199,426 76	41,802 55	20.96
National,.....	211,108 17	165,891 45	78.54	61,244 24	36.93	187,063 55	29,665 52	15.86
New Hampshire,.....	186,353 10	145,400 53	78.05	80,812 11	55.58	156,979 68	24,880 55	18.90
New Jersey,.....	73,549 79	52,219 92	71.00	24,392 78	46.61	53,836 42	11,259 19	20.90
Niagara,.....	864,780 00	838,016 00	99.23	469,551 00	54.84	777,771 00	118,474 00	15.23
Northern,.....	124,620 04	128,718 19	95.61	80,712 66	62.71	115,782 49	20,870 94	18.04

Table 6, *Concluded.*

Name of Company.	Gross Cash Income.	Gross Cash Expenditures.	Ratio of Ex. to Income.	Total Losses paid.	Ra. of Loss, pd. to Inc.	Cash Premiums Received.	Paid for Com's & Brokerage.	Ra. of C. to From. rec'd.
<i>Companies of other States.</i>								
Northwestern National,.....	\$547,440 46	\$569,594 67	104.04	\$354,731 67	62.28	\$592,389 82	\$65,197 36	12.97
Oswego & Onondaga,.....	141,992 70	153,918 34	108.21	94,833 48	61.62	129,691 08	19,640 47	15.15
Pacific,.....	210,637 94	162,552 16	77.16	42,537 48	26.06	174,469 89	18,823 63	10.79
Paterson,.....	114,167 76	47,971 83	42.04	27,772 18	57.89	105,215 68	16,245 41	15.44
Pennsylvania,.....	675,667 00	553,091 29	81.85	316,365 08	57.20	598,555 21	89,054 68	14.88
Peoples, Newark, N. J.,.....	293,909 52	292,466 68	99.49	167,836 65	57.39	269,124 73	55,211 77	20.52
Peoples, Trenton, N. J.,.....	201,289 05	133,780 03	68.49	68,908 34	49.50	169,937 95	32,331 08	19.06
Phoenix,.....	1,544,585 49	1,183,626 11	76.62	526,098 87	44.46	1,417,806 40	200,333 72	14.14
Providence Washington,.....	282,180 09	165,406 07	46.57	69,084 51	41.77	253,895 09	24,651 05	9.71
Republic,.....	192,568 91	185,956 98	96.57	67,471 11	36.30	155,192 31	24,132 37	15.55
Ridgewood,.....	117,577 27	89,270 38	75.98	23,911 75	29.71	96,920 31	13,095 58	13.51
Rochester German,.....	199,952 75	169,814 90	84.94	102,800 98	60.54	176,862 34	28,632 01	16.19
Roger Williams,.....	310,078 44	265,784 37	85.71	156,917 08	59.05	287,814 77	41,778 05	14.52
St. Nicholas,.....	158,037 78	131,577 40	83.23	67,065 32	51.00	143,809 37	19,306 90	13.42
St. Paul,.....	582,855 10	491,527 97	84.33	290,250 39	59.04	512,915 36	77,624 68	15.13
Safeguard,.....	166,940 94	118,613 73	71.06	41,476 37	34.97	145,284 50	21,565 52	14.91
Shawmut,.....	68,830 77	36,811 23	53.48	3,761 95	10.22	63,399 27	7,557 44	11.92
Shoe and Leather,.....	231,495 99	182,734 11	78.95	98,208 62	53.75	203,230 95	23,123 18	11.38
Springfield,.....	679,848 01	550,991 32	81.04	310,857 93	56.42	605,774 54	86,686 19	14.31
Standard, New York,.....	136,746 16	100,961 57	73.81	27,812 23	27.56	115,764 94	13,016 64	11.25
Standard, N. J.,.....	144,951 22	122,076 24	84.20	67,108 28	34.70	126,081 77	25,703 45	20.40
Star,.....	192,923 42	161,550 43	83.72	67,179 67	41.59	166,619 08	11,232 99	6.74
Traders,.....	370,501 71	304,698 90	82.21	136,690 60	44.85	325,720 34	42,720 37	13.12
Union,.....	104,387 31	98,715 48	94.64	44,654 66	45.13	81,298 32	11,319 30	13.92
Westchester,.....	801,793 62	682,368 79	85.04	402,642 85	59.05	758,278 20	124,838 96	16.46
Williamsburg City,.....	440,874 00	357,232 47	81.04	141,505 89	39.61	398,352 68	60,114 68	15.09
	\$34,589,389 08	\$29,447,100 50	85.14	\$15,638,853 01	45.20	\$31,295,053 23	\$4,793,514 66	15.32

Mutual Co's of other States.

American,.....	\$283,723 45	\$224,511 46	77.87	\$35,124 71	15.64	\$196,024 10	\$24,108 73	12.27
Holyoke, ..	115,564 00	87,687 70	75.83	43,237 63	49.36	94,841 75	14,860 28	15.67
Lycenings,.....	781,244 57	793,543 50	101.57	557,182 12	70.21	579,310 73	120,593 63	20.80
Merchants & Farmers,.....	72,426 91	67,167 58	92.69	34,556 28	51.44	60,262 94	8,323 82	13.81
Totals,.....	\$1,252,958 93	\$1,172,910 24	93.61	\$670,100 74	57.18	\$930,439 52	\$167,886 46	18.04
<i>Foreign Companies.</i>								
Commercial Union,.....	\$767,554 98	\$525,055 70	68.40	\$322,353 11	61.39	\$767,554 98	\$115,133 23	15.00
Guardian,.....	126,597 33	47,356 42	37.43	12,695 49	26.86	89,445 78	.....	.....
Hamburg Bremen,.....	386,797 14	202,788 34	54.42	97,863 67	48.32	367,490 61	69,881 33	19.02
Imperial,.....	411,524 79	319,011 67	77.52	171,502 90	53.76	403,934 15	69,144 15	16.87
Lancashire,.....	565,812 65	474,961 45	83.93	325,022 47	68.44	565,812 65	104,515 45	18.47
Liverpool & London & Globe,...	2,521,337 79	1,673,902 75	66.36	929,316 17	55.55	2,328,139 91	308,093 06	13.23
London Assurance,.....	396,097 24	232,494 68	58.69	106,104 20	45.65	379,129 01	45,737 68	12.04
North British & Mercantile,.....	1,505,656 13	1,156,004 38	76.81	723,767 97	62.60	1,429,355 27	188,306 25	13.18
Queen,.....	964,121 32	707,001 05	73.33	450,174 83	63.66	962,263 00	144,167 41	14.98
Royal,.....	1,764,964 76	1,251,313 68	70.92	757,775 94	60.57	1,684,232 65	284,317 85	16.88
Royal Canadian,.....	669,553 97	495,042 98	73.89	208,701 22	42.16	651,099 62	134,328 63	20.63
Scottish Commercial,.....	351,493 51	274,027 97	77.97	151,280 24	55.18	324,263 72	62,540 54	19.29
Totals,.....	\$10,431,961 61	\$7,358,961 07	70.55	\$4,256,558 21	57.84	\$9,958,721 35	\$1,526,165 58	15.32
Grand Totals,.....	\$56,385,524 10	\$47,208,864 88	83.72	\$25,768,928 21	54.58	\$51,295,053 23	\$7,850,155 86	15.31

Table 7, Showing the Risks in force, Premiums received thereon, etc., on the 31st day of December, 1875, of Fire and Marine Insurance Companies transacting business in this State.

Name of Company.	FIRE BUSINESS.				MARINE AND INLAND BUSINESS.				
	Risks in Force.	Premiums received thereon.	Av. Prem. rate.	Losses Incurred.	Ra. of loss. to premium.	Risks in force.	Premiums received thereon.	Av. Prem. Rate.	Losses Incurred.
<i>Stock Co's of Conn.</i>									
Aetna,	\$267,984,340	\$3,510,136 60	1.31	\$2,060,567 84	58.69	\$211,166	\$10,711 10	5.07	\$113,185 61
Atlas,	25,823,862	457,041 89	1.77	360,431 85	78.86	.....	.....	.....	.....
City,	916,443	13,745 14	1.49	3,584 16	26.80	.....	.....	.....	.....
Connecticut,	27,067,100	333,030 47	1.23	168,121 83	50.48	.....	.....	.....	.....
Fairfield,	8,610,223	122,701 48	1.43	92,941 82	75.74	.....	.....	.....	.....
Hartford,	139,965,539	1,788,946 36	1.28	1,051,284 46	58.95	.....	.....	.....	.....
Meriden,	9,257,405	146,352 73	1.58	93,038 96	63.59	.....	.....	.....	.....
National,	30,050,151	411,330 89	1.37	187,636 48	45.61	.....	.....	.....	.....
Norwalk,	1,989,303	26,001 50	1.31	9,154 14	35.20	.....	.....	.....	.....
Orient,	24,276,354	344,628 28	1.49	175,889 24	51.02	.....	.....	.....	.....
Peoples,	3,289,566	42,465 79	1.29	18,958 83	44.63	.....	.....	.....	.....
Phoenix,	115,826,131	1,582,236 11	1.37	829,864 32	52.45	.....	.....	.....	.....
Security,	13,870,601	124,974 05	.90	62,166 85	52.96	893,720	26,284 77	2.46	\$48,449 68
	\$668,927,018	\$8,903,591 29	1.33	\$5,116,640 78	57.46	\$1,104,886	\$36,995 87	3.35	\$161,635 29
<i>Co's of other States.</i>									
Agricultural,	205,471,689	1,385,955 83	.67	271,400 00	20.05	.....	.....	.....	.....
Alliance,	6,996,729	87,501 48	1.25	18,230 58	20.94	.....	.....	.....	.....
Amazon,	41,693,432	610,504 50	1.46	422,720 53	69.23	.....	.....	.....	.....
American, Pa.,	48,478,070	751,736 20	1.55	236,887 53	31.50	.....	.....	.....	.....
American Central,	29,937,472	493,208 76	1.65	255,491 74	51.78	.....	.....	.....	.....
Arctic,	5,934,120	37,845 20	.64	16,049 41	42.39	.....	.....	.....	.....
Atlantic, N. Y.,	25,187,479	248,586 65	.99	213,561 72	85.92	.....	.....	.....	.....
Atlantic, R. I.,	5,250,524	78,237 74	1.49	37,544 58	47.98	51,710	654 50	1.06	2,071 63
Bangor,	14,644,724	180,923 81	1.24	162,023 11	89.54	.....	.....	.....	.....
Capital City,	3,399,371	43,603 25	1.28	29,153 72	66.86	.....	.....	.....	.....
Citizens, N. Y.,	45,671,102	303,343 98	.66	71,869 79	23.69	.....	.....	.....	.....
Citizens, N. J.,	22,512,558	357,121 99	1.59	256,825 89	72.08	.....	.....	.....	.....
Citizens, Mo.,	10,880,166	180,510 90	1.78	106,335 66	57.43	24,000	150 00	.65	1,716 34
Commerce,	11,515,031	127,244 92	1.11	57,139 00	44.91	.....	.....	.....	.....

Commercial, N. Y.,.....	84	\$275,739 92	\$32,773,152	51.14	.....	.....	.....	.....	.....
Commonwealth,.....	1.13	106,142 91	9,359,905	25,783 52	.....	.....	.....	.....	.....
Continental,.....	81	1,582,818 12	135,168,042	757,515 06	.....	.....	.....	.....	.....
Equitable, Tenn.,.....	1.65	133,472 86	8,106,542	87,609 87	.....	.....	.....	.....	.....
Equitable, R. I.,.....	1.48	136,863 13	9,265,785	49,285 94	.....	.....	.....	.....	.....
Exchange,.....	1.75	137,745 22	18,464,399	73,275 48	.....	.....	.....	.....	.....
Fame,.....	1.45	109,213 20	7,510,553	58,952 51	.....	.....	.....	.....	.....
Faneuil Hall,.....	1.46	215,225 60	14,671,382	115,585 12	.....	.....	.....	.....	.....
Farragut,.....	1.56	147,344 11	26,050,738	41,764 51	.....	.....	.....	.....	.....
Fire Association,.....	1.97	2,690,051 60	136,990,166	516,306 34	.....	.....	.....	.....	.....
Firemen's Fund,.....	1.60	423,962 85	26,469,776	358,211 43	.....	.....	.....	.....	.....
Franklin,.....	1.74	2,885,305 65	167,380,818	637,302 73	.....	.....	.....	.....	.....
German American,.....	1.18	965,924 32	81,490,253	400,968 05	.....	.....	.....	.....	.....
Germania, N. J.,.....	1.26	103,566 11	8,216,073	26,913 36	.....	.....	.....	.....	.....
Germania, New York,.....	1.17	1,014,733 48	86,814,179	377,906 01	.....	.....	.....	.....	.....
Girard,.....	1.32	634,016 70	48,085,093	130,698 69	.....	.....	.....	.....	.....
Globe,.....	1.60	19,570 87	1,224,138	4,456 35	.....	.....	.....	.....	.....
Guaranty,.....	1.18	102,977 39	8,689,068	19,043 90	.....	.....	.....	.....	.....
Hanover,.....	1.18	1,142,652 35	96,948,932	455,828 44	.....	.....	.....	.....	.....
Hoffman,.....	1.17	186,138 94	15,927,017	148,043 70	.....	.....	.....	.....	.....
Home, N. J.,.....	1.22	50,644 12	4,132,733	16,651 37	.....	.....	.....	.....	.....
Home, New York,.....	1.06	3,765,389 00	356,804,236	1,637,984 80	.....	.....	.....	.....	.....
Howard,.....	86	202,690 11	23,544,469	54,733 83	.....	.....	.....	.....	.....
Humboldt,.....	1.65	145,792 13	8,839,764	98,023 72	.....	.....	.....	.....	.....
Ins. Co. of No. America,.....	1.86	2,690,416 24	174,596,333	863,484 07	.....	.....	.....	.....	.....
Irving,.....	1.17	113,490 45	9,632,721	56,619 20	.....	.....	.....	.....	.....
Kenton,.....	1.52	100,596 00	6,593,865	50,566 96	.....	.....	.....	.....	.....
Lamar,.....	1.16	144,774 91	12,407,351	67,721 59	.....	.....	.....	.....	.....
Lorillard,.....	1.03	126,953 69	12,352,505	49,630 95	.....	.....	.....	.....	.....
Manayunk,.....	2.06	40,300 50	1,956,825	12,897 00	.....	.....	.....	.....	.....
Manhattan,.....	1.44	485,447 72	33,613,391	313,541 05	.....	.....	.....	.....	.....
Manufacturers,.....	1.30	110,963 95	8,529,129	50,665 08	.....	.....	.....	.....	.....
Merchants, N. J.,.....	1.01	413,952 36	40,840,403	172,681 75	.....	.....	.....	.....	.....
Merchants, R. I.,.....	1.56	204,767 73	13,092,138	101,253 18	.....	.....	.....	.....	.....
National,.....	76	175,200 72	23,175,723	69,894 00	.....	.....	.....	.....	.....
New Hampshire,.....	1.29	222,562 12	17,209,768	72,461 90	.....	.....	.....	.....	.....
New Jersey,.....	1.31	60,123 23	4,593,348	25,834 98	.....	.....	.....	.....	.....

Table 7, *Concluded.*

Name of Company.	FIRE BUSINESS.				MARINE AND INLAND BUSINESS.				
	Risks in force.	Premiums received thereon.	Av. Prem. rate.	Losses Incurred.	Ra. of loss to premium received.	Risks in force.	Premiums rec'd. thereon.	Av. Prem. Rate.	Losses Incurred.
Co's of other States.									
Niagara,.....	\$67,388,712	\$789,728 00	1.17	\$476,000 00	60.28	.....	.....	.....	.....
Northern,.....	6,469,337	102,727 74	1.47	78,275 84	76.21	.....	.....	.....	.....
Northwestern National,....	23,778,278	334,489 80	1.41	236,166 82	70.60	\$359,700	\$6,056 00	1.68	\$100,614 61
Oswego and Onondaga,....	9,120,443	126,605 88	1.38	99,661 48	79.30	.....	.....	.....	.....
Pacific,.....	27,173,301	189,143 29	.70	54,250 48	28.76	.....	.....	.....	.....
Patonson,.....	7,481,315	126,493 80	1.69	38,980 59	30.84	.....	.....	.....	.....
Pennsylvania,.....	63,335,077	1,127,079 23	1.78	309,942 00	27.42	.....	.....	.....	.....
Peoples, Newark, N. J.,....	19,581,138	266,127 93	1.36	169,762 34	63.77	.....	.....	.....	.....
Peoples, Trenton, N. J.,....	14,170,425	214,914 61	1.52	73,225 83	34.07	.....	.....	.....	.....
Phoenix,.....	115,544,175	1,261,446 03	1.09	509,043 60	40.37	1,678,482	12,894 89	.78	59,815 09
Providence Washington,...	13,801,088	173,259 59	1.56	86,151 00	49.68	617,686	22,801 26	3.70	12,008 06
Republic,.....	22,010,144	176,106 27	.80	67,640 40	38.41	.....	.....	.....	.....
Ridgewood,.....	12,556,880	87,592 03	.63	28,301 00	36.01	12,500	622 84	4.98	450 00
Rochester German,.....	13,791,799	171,356 11	1.24	106,211 36	49.42	223,900	2,371 50	1.07	3,675 42
Roger Williams,.....	12,943,664	217,929 56	1.68	145,624 09	66.82	689,426	27,752 19	4.03	48,707 28
St. Nicholas,.....	14,158,016	128,807 13	.91	70,065 32	54.39	.....	.....	.....	.....
St. Paul,.....	29,104,304	498,930 92	1.71	274,775 04	55.09	323,050	5,323 50	1.65	58,472 50
Safeguard,.....	15,729,564	116,555 53	.74	46,186 54	39.64	122,875	3,785 23	3.82	1,326 83
Shawmut,.....	4,202,071	63,996 86	1.52	3,909 59	6.10	.....	.....	.....	.....
Shoe and Leather,.....	12,460,173	186,249 99	1.49	56,502 33	30.34	1,328,814	57,072 71	4.45	45,821 96
Springfield,.....	62,591,124	807,999 87	1.29	320,471 35	39.65	.....	.....	.....	.....
Standard, N. Y.,.....	13,944,936	115,585 23	.83	30,665 78	26.55	.....	.....	.....	.....
Standard, N. J.,.....	9,175,932	157,602 50	1.71	69,016 40	43.79	.....	.....	.....	.....
Star,.....	17,816,526	173,789 16	.97	64,800 06	37.49	.....	.....	.....	.....
Traders,.....	15,940,839	248,206 57	1.56	114,767 21	46.21	148,943	1,109 75	.75	35,311 94
Union,.....	3,341,542	60,597 92	1.81	21,476 02	35.44	35,801	523 05	1.46	23,078 98
Westchester,.....	72,112,805	746,581 41	1.05	416,223 25	55.75	.....	.....	.....	.....
Williamsburg City,.....	50,256,826	357,423 60	.71	136,802 68	38.28	.....	.....	.....	.....
Totals,.....	\$2,977,067,645	\$35,980,173 88	1.21	\$14,400,422 43	40.02	\$17,040,038	\$667,376 72	3.92	\$1,766,311 89

[illegible]

Table 8, Showing the business transacted in Connecticut during the year ending December 31st, 1875, by Fire and Marine Insurance Companies.

Name of Company.		Risks Written.	Premiums thereon.	Average Premium Rate.	Losses Incurred.
<i>Stock Companies of Connecticut.</i>					
*Etna,.....		\$18,078,454	\$195,195 37	1.08	\$128,232 14
Atlas,.....		2,368,188	34,166 15	1.44	24,217 77
City,.....		1,125,110	13,449 12	1.20	.....
Connecticut,.....		3,809,300	36,972 52	.97	29,811 12
Fairfield,.....		1,921,984	23,068 81	1.20	10,349 61
Hartford,.....		9,250,083	102,745 37	1.11	63,815 00
Meriden,.....		1,968,408	30,319 79	1.54	22,031 55
National,.....		3,016,238	36,618 68	1.21	23,859 11
Norwalk,.....		1,989,393	26,001 50	1.30	9,154 14
Orient,.....		2,797,599	34,625 66	1.24	18,771 37
Peoples,.....		3,289,566	42,465 79	1.29	18,958 83
Phoenix,.....		8,207,004	90,010 62	1.09	58,657 60
*Security,.....		1,879,480	29,148 96	1.55	13,489 59
Totals,.....		\$59,699,717	\$694,788 52	1.16	\$411,347 83
<i>Companies of other States :</i>					
Agricultural,.....		6,119,953	38,663 54	.64	6,589 55
Alliance,.....		64,208	757 71	1.18	.....
Amazon,.....		770,926	11,848 27	1.53	11,543 60
American,.....		907,384	11,709 55	1.29	8,182 62
American Central,.....		214,607	7,605 80	3.54	5,030 19
Arctic,.....		103 591	1,094 75	1.06	.....
Atlantic, New York,.....		2,697,118	33,948 89	1.26	23,228 50
Atlantic, R. I.,.....		272,148	4,012 05	1.47	3,944 04
Bangor,.....		113,900	2,005 13	1.76	133 18
Capital City,.....		226,280	3,057 78	1.35	2,149 57
Citizens, New York,.....		416,000	4,570 10	1.10	3,956 71
Citizens, New Jersey,.....		854,143	12,918 51	1.51	13,123 57
Citizens, Missouri,.....		489,307	6,942 26	1.42	7,996 59
Commerce,.....		448,693	6,547 70	1.46	4,428 83
*Marine and Inland business,.....		2,734,910	83,477 67	3.05	48,449 68

Commercial, New York,.....	\$215,700	\$3,371	78	1.56
Commonwealth,.....	65,333	814	82	1.25
Continental,.....	3,557,769	37,066	65	1.04
Equitable, Tenn.,.....	109,425	2,796	89	2.56
Equitable, R. I.,.....	243,779	3,681	03	1.48
Exchange,.....	57,600	734	75	1.28
Fane,.....	568,250	9,645	67	1.91
Faneuil Hall,.....	282,000	2,851	10	1.01
Farragut,.....	7,375	109	88	1.49
Fire Association,.....	1,550,988	24,981	00	1.61
Fireman's Fund,.....	731,165	8,757	43	1.20
Franklin, Pa.,.....	2,376,480	34,695	41	1.46
German American,.....	1,904,371	28,169	71	1.48
Germania, N. J.,.....	184,835	3,243	58	1.76
Germania, N. Y.,.....	1,415,212	17,702	67	1.25
Girard,.....	775,581	10,132	01	1.31
Globe,.....	75,408	1,280	92	1.70
Guaranty,.....	199,916	3,190	62	1.60
Hanover,.....	2,127,136	26,105	15	1.23
Hoffman,.....	583,518	7,534	14	1.29
Home, N. J.,.....	135,031	1,908	09	1.41
Home, N. Y.,.....	6,271,095	75,115	32	1.20
Howard,.....	981,651	11,449	62	1.17
Humboldt,.....	217,765	3,700	35	1.70
Insurance Co. of North America,.....	3,506,302	46,477	53	1.33
Irving,.....	217,530	2,588	85	1.19
Kenton,.....	23,725	408	37	1.72
Lamar,.....	298,090	5,741	96	1.93
Lorillard,.....	492,772	4,963	49	1.01
Manayunk,.....	22,175	472	31	2.13
Manhattan,.....	1,053,318	18,868	41	1.79
Manufacturers,.....	384,047	4,841	98	1.26
Merchants, N. J.,.....	1,001,803	13,926	73	1.39
Merchants, R. I.,.....	708,113	10,027	29	1.42
National,.....	140,969	1,826	26	1.30
New Hampshire,.....	291,618	4,349	98	1.49
New Jersey,.....	110,741	1,552	00	1.40

Table 3, *Concluded.*

Name of Company.	Risks Written.	Premiums thereon.	Average Premium Rate.	Losses Incurred.
<i>Companies of other States.</i>				
Niagara.....	\$1,982,832	\$24,037 44	1.21	\$17,223 37
Northern.....	191,193	3,424 38	1.78	2,459 26
Northwestern Nat.,.....	289,011	5,739 84	1.99	9,721 89
Oswego & Onondaga.....	85,489	1,891 56	2.21	2,766 14
Pacific.....	37,540	496 35	1.32	.....
Peterson.....	269,303	4,669 05	1.73	198 00
Pennsylvania,.....	600,532	9,970 32	1.66	12,438 56
Peoples, Newark, N. J.....	683,519	10,026 88	1.47	11,727 83
Peoples, Trenton, N. J.....	471,607	5,706 46	1.21	1,914 53
Phoenix.....	1,765,048	23,687 24	1.34	21,116 67
*Prov. Washington.....	535,537	7,397 61	1.39	5,259 34
Republic.....	612,128	8,036 95	1.31	10,600 55
Ridgewood.....	82,990	755 94	.92	15 61
Rochester German.....	288,975	3,528 81	1.22	6,220 50
†Roger Williams.....	681,787	9,133 28	1.34	9,512 04
St. Nicholas.....	222,826	2,402 51	1.08	173 38
St. Paul.....	191,768	4,209 61	2.20	2,741 72
Safeguard.....	36,986	689 46	1.86	51.04
Shawmut.....	40,575	829 98	2.05	.....
Shoe and Leather.....	303,413	3,739 98	1.23	3,961 67
Springfield.....	3,448,949	45,032 07	1.31	26,384 10
Standard, N. Y.,.....	411,419	5,005 99	1.22	4,662 97
Standard, N. J.,.....	263,037	5,037 94	1.92	1,194 36
Star.....	248,296	4,281 46	1.65	3,516 78
Traders.....	264,380	3,024 71	1.14	2 58
Union.....	82,547	1,563 21	1.89	1,171 67
Westchester.....	2,946,819	31,895 81	1.05	12,900 73
Williamsburg City.....	948,416	10,986 89	1.15	7,470 80
Totals.....	\$64,584,326	\$817,987 52	1.27	\$541,827 91
Marine business.....	* 224,575	449 13	.20	105 00
	† 285,251	2,217 90	.78	2,461 70

Mutual Companies of other States.

American,	\$137,380	\$1,823 25	1.33	.....
Holyoke,	454,170	4,822 45	1.07	.....
Lycoming,	865,600	14,828 93	1.72	630 75
Merchants & Farmers,	303,787	4,205 94	1.38	26,808 23
				2,490 40
Totals,	\$1,730,937	\$25,680 57	1.46	\$29,929 38
<i>Foreign Companies.</i>				
Commercial Union,	1,528,783	22,518 14	1.47	25,142 64
Guardian,	26,100	449 38	1.72	69 68
Hamburg Bremen,	241,528	2,437 64	1.01	.....
Imperial,	530,000	6,143 18	1.16	.....
Lancashire,	1,130,380	16,967 22	1.50	20,255 29
Liverpool & London & Globe,	2,109,618	30,058 35	1.43	18,016 87
London Assurance,	655,130	7,933 41	1.24	7,562 81
North Brit. & Mer.	3,637,253	54,916 62	1.51	2,901 63
Queen,	3,353,222	50,960 84	1.52	35,181 54
Royal,	1,441,154	23,261 24	1.61	27,288 74
Royal Canadian,	839,913	14,095 45	1.68	12,458 14
Scottish Commercial,	789,327	10,941 72	1.39	2,583 20
				12,672 19
Totals,	\$16,282,408	\$240,683 19	1.48	\$164,132 73
Grand Totals,	\$142,327,388	\$1,779,139 60	1.25	\$1,147,237 85

Table 9, Showing the Risks Written, Premiums received, etc., in 1873, 1874 and 1875, by Fire and Marine Insurance Companies transacting business in this State.

Name of Company.	1873.			1874.			1875.			Av. Prem. Rate.	
	Risks Written.	Premiums Received.	Risks Written.	Premiums Received.	Risks Written.	Premiums Received.	Risks Written.	Premiums Received.			
<i>Stock Co's of Conn.</i>											
Ætna,	\$341,913,125	\$4,543,327 07	\$320,625,790	\$4,185,297 31	\$297,662,783	\$3,783,736 06	1,33	1,30	1,27		
Atlas,	10,763,764	168,546 83	29,640,778	472,273 35	35,091,887	557,473 96	1.57	1.59	1.59		
City,			172,041	2,597 65	1,125,110	15,290 44	.....	.....	1.50	1.36	
Connecticut,	27,875,500	368,331 58	29,245,000	407,144 92	30,980,300	266,924 45	1.32	1.38	1.18		
Fairfield,	14,121,147	191,366 15	14,777,992	198,327 78	12,134,461	166,665 59	1.36	1.34	1.37		
Hartford,	161,705,552	2,247,530 53	154,170,889	2,099,542 69	146,979,896	1,880,653 35	1.39	1.36	1.28		
Meriden,	10,670,816	559,169 53	10,769,934	175,966 99	12,292,506	186,847 47	1.49	1.63	1.52		
National,	31,320,596	412,377 90	28,946,466	389,900 61	28,435,275	354,646 11	1.32	1.34	1.25		
Norwalk,	1,714,116	14,988 15	1,507,535	17,418 55	1,890,512	21,464 52	1.05	1.15	1.14		
Orient,	30,702,339	458,936 25	26,867,085	386,359 40	25,666,349	346,745 90	1.50	1.43	1.35		
Peoples,	3,259,540	49,623 09	3,034,827	42,296 72	2,777,499	37,303 15	1.52	1.39	1.34		
Phoenix,	105,953,722	1,531,214 72	105,367,675	1,512,714 02	99,840,705	1,452,672 45	1.45	1.43	1.46		
Security,	6,593,071	77,011 29	11,146,984	104,291 60	14,382,202	129,867 86	1.17	1.93	90		
Totals,	\$746,593,218	\$10,225,433 15	\$736,273,006	\$9,994,131 59	\$709,259,488	\$9,300,291 31	1.37	1.35	1.31		
<i>Co's of other States.</i>											
Agricultural,	96,460,000	580,345 43	77,482,804	537,083 25	78,717,233	532,551 85	60	68	68		
Alliance,											
Amazon,	30,767,832	548,620 58	41,732,719	653,770 79	49,619,368	96,431 41	.....	.....	1.20		
American,	40,348,794	419,364 18	39,262,662	423,544 88	43,532,083	738,811 42	1.48	1.56	1.49		
American Central,	37,994,822	582,097 09	39,958,673	615,575 82	35,579,671	491,941 23	1.04	1.07	1.13		
Arctic,											
Atlantic, N. Y.,	30,216,039	360,866 64	32,013,730	385,484 43	6,819,011	37,664 23	.....	.....	55		
Atlantic, R. I.,	5,179,019	63,482 11	5,408,996	71,982 04	33,296,974	297,063 23	1.19	1.20	1.19		
Bangor,	3,565,347	62,526 46	5,696,220	102,705 83	6,428,994	85,530 75	1.23	1.33	1.33		
Capital City,	3,282,291	33,912 70	3,196,465	32,788 71	17,277,129	222,155 11	1.75	1.80	1.29		
Citizens, N. Y.,	57,850,124	396,554 02	53,735,982	352,732 27	4,428,546	51,597 95	1.03	1.02	1.17		
Citizens, N. J.,	15,482,778	214,255 81	21,078,657	352,732 27	49,646,060	301,787 65	69	65	59		
Citizens, Mo.,	9,634,288	118,526 12	12,938,481	305,988 62	25,377,153	405,507 59	1.38	1.45	1.60		
Commerce,	17,497,900	220,762 78	13,257,801	199,679 02	16,055,555	202,027 48	1.23	1.54	1.26		
				146,305 21	11,665,729	120,923 17	1.26	1.10	1.04		

Table 9, Concluded.

Name of Company.	1873.			1874.			1875.			Av. Prem. Rate.	
	Risks Written.	Premiums Received.	Risks Written.	Premiums Received.	Risks Written.	Premiums Received.	Risks Written.	Premiums Received.		1873.	1874-1875.
<i>Companies of other States.</i>											
Niagara.....	\$73,609,099	\$837,109 81	\$83,123,115	\$953,358 00	\$81,045,867	\$897,831 00				1.14	1.14 1.08
Northern.....	12,958,221	225,432 21	10,961,464	160,487 21	8,873,076	127,680 22				1.74	1.46 1.44
Northwestern National.....	16,926,106	326,765 03	26,477,225	450,900 28	34,716,731	463,986 86				1.93	1.70 1.32
Oswego & Onondaga.....			10,150,969	160,580 91	9,990,158	144,921 49				.....	1.58 1.46
Pacific.....						29,876,267				194,019 95	..... .65
Peterson.....						8,083,468				131,135 09	..... 1.63
Pennsylvania.....	55,687,295	794,245 28	53,252,427	741,707 68	47,409,487	648,474 67				143	1.39 1.37
Peoples, Newark, N. J., ..	17,659,089	272,267 78	23,613,230	337,994 76	23,290,339	329,629 41				1.54	1.43 1.41
Peoples, Trenton, N. J., ..	10,546,724	147,394 85	12,632,584	173,954 05	14,663,066	192,409 98				1.40	1.37 1.31
Phoenix.....	141,016,811	1,415,702 09	137,888,415	1,403,348 43	142,743,791	1,395,155 82				1.01	1.01 .98
Providence Washington.....	8,972,602	101,881 96	8,663,332	92,481 80	22,393,838	211,739 30				1.14	1.07 .92
Republic.....	41,848,212	507,389 03	23,701,420	205,362 42	23,388,069	169,532 14				1.21	.86 .73
Ridgewood.....	9,584,612	99,774 74	11,978,176	114,766 02	16,147,532	106,468 36				1.04	.95 .73
Rochester German.....			12,764,260	164,137 24	14,510,653	198,615 28				.....	1.28 1.23
Roger Williams.....	7,749,715	125,848 19	12,621,473	177,900 32	14,756,734	221,386 44				1.62	1.53 1.50
St. Nicholas.....	16,712,184	174,838 14	15,231,785	171,069 02	14,827,921	149,012 06				1.05	1.12 1.01
St. Paul.....	25,151,672	498,795 58	25,564,542	487,579 56	25,689,142	471,739 09				1.98	1.90 1.84
Safeguard.....	17,223,945	148,684 37	18,743,211	146,640 22	23,120,771	158,990 24				.86	.78 .69
Shawmut.....						4,432,336				65,441 86	..... 1.48
Shoe and Leather.....			11,911,374	169,248 91	13,383,519	166,951 11				.....	1.41 1.25
Springfield.....	53,621,375	714,755 73	59,955,672	703,260 57	55,466,378	666,994 92				1.33	1.17 1.20
Standard, New York.....	21,958,063	176,824 01	19,277,085	153,683 01	18,950,168	126,834 30				.81	.79 .70
Standard, N. J., ..						162,896 58				.....	1.56
Star.....	24,783,419	249,697 27	21,974,128	215,814 42	21,091,853	191,830 67				1.01	.98 .91
Traders.....	26,330,031	333,031 56	25,320,379	280,866 58	30,560,377	365,518 75				1.27	1.10 1.20
Union.....			3,828,220	52,184 39	10,251,126	141,023 91				.....	1.36 1.33
Westchester.....	58,199,512	759,130 76	63,959,153	777,954 18	75,979,251	638,920 90				1.30	1.21 .84
Williamsburg City.....	56,052,965	575,091 16	57,380,441	492,621 77	51,305,241	417,023 88				1.03	.85 .81
Totals,	\$2,651,781,050	\$30,520,942 52	\$2,781,627,455	\$30,983,767 19	\$2,967,603,781	\$31,435,592 58				1.16	1.11 1.06

BUSINESS OF THE YEAR 1875.

The year was not marked by any great disaster to the fire insurance interests, and taken together was a satisfactory one. The Connecticut Companies in 1874 received in premiums, \$9,902,575.60, and paid losses, \$4,689,138.53, or 48 per cent. In 1875, with premiums reduced to \$9,195,617.16, the losses were increased to \$5,203,416.25 or 57 per cent. The proportion of losses to premium receipts is substantially the same in the Companies of other States.

The general business of the Connecticut Companies is illustrated by the following table:—

	Capital and Surplus.	Prem. Receipts.	Paid for Losses.	Per c. of L. to Rec.	Cash Div. Paid.
Ætna,.....	\$4,735,092.86	\$3,718,579.57	\$2,172,484.01	58 pr. c.	24 pr. c.
Atlas,.....	208,428.35	517,107.63	334,910.66	65 “	12 “
City,.....	54,144.19	13,449.12	3,584.16	27 “	.....
Conn.,.....	746,335.77	324,934.12	166,508.83	51 “	15 “
Fairfield,.....	242,549.80	166,665.59	91,235.97	55 “	15 “
Hartford,.....	1,791,069.51	1,913,406.61	998,379.26	52 “	20 “
Meriden,.....	233,030.88	150,677.27	83,804.65	56 “	14 “
National,.....	756,091.28	354,646.11	178,670.51	50 “	18 “
Norwalk,.....	75,561.56	18,005.51	10,354.60	58 “	10 “
Orient,.....	569,475.03	316,232.55	172,013.01	54 “	12 “
Peoples,.....	155,267.61	37,303.15	13,138.33	35 “	4 “
Phoenix,.....	985,680.73	1,452,672.45	871,885.29	60 “	27½ “
Security,.....	246,176.00	211,937.48	106,446.97	50 “	11 “

The City, Norwalk and Peoples, do a purely local business and are not to be judged by the same rules as the others. The proportions of losses to premium receipts indicate the uniformity of the rules governing all the Companies in the acceptance of risks and the adjustment of losses.

STATISTICAL TABLES.

In the Statistical Tables accompanying the statements of the Companies required by law to be published, are grouped all the essential facts connected with every Company doing business in the State.

TABLE I shows the capital, assets, liabilities and surplus of these Companies. The thirteen Connecticut Companies have capital, \$7,-001,000; gross assets, \$16,268,455.68; liabilities not including capital, \$5,469,552.11; surplus as regards policy holders, \$10,798,903.57, and surplus over all liabilities, \$3,797,903.57. The ninety-five Companies of other States and Countries doing business in this State have capital, \$27,257,530; gross assets, \$83,370,040.28; liabilities not including capital, \$32,240,411.10; surplus as regards policy holders, \$51,129,629.18, and surplus over all liabilities, \$14,766,054.31.

TABLE II gives the items composing the assets of these Companies. The Connecticut Companies have \$2,682,113.83 invested in real estate and loans on bond and mortgage, and \$13,586,341.85 in property

supposed to be immediately available. The other Companies have \$24,616,258.97 invested in real estate and bond and mortgage security, and \$58,753,781.31 in available property. The policy of the Connecticut Companies of keeping so large a proportion of their assets in property immediately available is no doubt a prudent one. It approximates to that of the foreign Companies, which, as a rule, have no real estate incumbrances at all in this country, and loan nothing on the collateral security of stocks and bonds.

TABLE III exhibits the liabilities of the Companies classified.

TABLE IV classifies the income of the Companies. It will be noticed that, excluding the Foreign Companies, the income from their investments, including rents, was \$4,326,816.25, and by referring to Table V the amount of dividends paid their stockholders, \$4,482,790. From this it would seem that the stockholders did not get an extravagant return for exposing their property to the hazards of the insurance business.

TABLE V shows the different items composing the expenditures of the Companies.

TABLE VI presents the gross income of the Companies, with their expenditures, losses, premiums received and commissions paid, with ratios showing important characteristics of each Company.

TABLE VII is a summary of the risks in force in all the Companies, at the close of the year, with their premium receipts and average premium rates.

TABLE VIII shows the business transacted in this State during the past year. It may be classified as follows:—

	Risks Written.	Prem. received.	Losses incurred.	Pr. ct. of Losses to Premi'ns
Stock Co's of Conn.	\$59,699,717 00	\$694,788 32	\$411,347 83	59.20
“ “ other States,	64,584,326 00	817,987 52	541,827 91	66.24
Mut. “ “	1,760,937 00	25,680 57	29,929 38	116.55
Foreign “	16,282,408 00	240,683 19	164,132 73	68.19
Total,	\$142,327,388 00	\$1,779,139 60	\$1,147,237 85	64.48

The following table shows the general business of the State for the past three years:—

Summary Comparison of Fire Business in Connecticut for the years 1873, 1874 and 1875.

	Stock.	Mutual.	Total.	Risks Written.	Premiums received.	Average Premium Rate.	Losses paid.	Ratio of Loss. to Premiums received.	No. of Co.'s Organized.	No. of Co.'s Suspended.
1873	Connecticut Companies,.	12	28	\$83,394,874	\$735,189	.88	\$291,978	39.72	1	0
1874	"	17	30	88,932,666	944,360	1.06	413,597	43.86	2	0
1875	"	13	31	83,033,130	865,513	1.04	513,099	59.28	Admitted.	Withdwn
1873	Outside Companies,.....	82	85	79,242,598	1,109,138	1.40	400,573	36.12	19	28
1874	"	85	89	80,768,680	1,113,436	1.37	704,176	63.24	12	9
1875	"	94	98	82,627,671	1,084,354	1.31	735,890	67.87	21	10

Summary Comparison of General Business of Fire Co's authorized in Connecticut for the years 1873, 1874, 1875.

	Cash Capital.	Gross Assets.	Liabilities exclusive of Capital.	Surplus as regards Poli- cy-Holders.	Income.	Expenditures.	Premium Receipts.	Losses Paid.	Risks in force.	Ratio of Loss, to Ps. rec.
1873	Conn. Stock Co's..	\$6,781,000	\$5,526,005	\$8,034,122	\$10,948,051	\$9,598,479	\$10,265,078	\$6,160,211	\$689,257,635	69.01
1874	"	6,892,000	5,580,019	9,757,428	10,735,383	8,750,311	9,902,576	4,689,139	682,798,593	47.35
1875	"	7,001,000	5,469,552	10,798,903	10,111,214	9,229,893	9,195,617	5,203,416	668,927,018	56.59
1873	Outside Companies	23,630,055	31,305,074	32,794,745	47,796,932	44,423,780	44,184,101	29,395,447	3,665,377,171	66.53
1874	"	24,887,230	31,353,925	42,545,403	47,751,449	36,939,932	43,873,616	20,374,972	3,808,305,100	46.44
1875	"	27,257,530	32,240,411	51,129,629	46,274,309	37,978,971	42,099,463	20,565,511	3,599,067,146	48.85

TABLE IX gives a comparison of the business of the Companies for the past three years, with the average premium rates received by each Company.

THE SAFETY FIRE INSURANCE COMPANY.

A charter was granted by the last General Assembly of this State, upon the application of a number of gentlemen of very high character, embodying a plan of great merit for the organization of a fire insurance company. The charter provides that the capital stock shall all be absolutely paid up in cash, and that no part of it shall ever be made up from the earnings of the Company. No annual dividend on the capital stock shall ever exceed ten per cent.; the surplus earnings over this shall be placed in a Reserve Fund which shall be held in trust for the benefit of the policy holders, subject to a dividend of four per cent., and no more, to the stockholders. This fund, it will be seen, will be increased by the amount of earnings on the capital stock in excess of ten per cent. and the excess over four per cent. on its own investments.

Although this plan has substantial and apparent merits, both as a reliable and increasingly valuable investment, and as furnishing additional security to policy holders, the Company has not yet been organized under it.

RECEIPTS AND EXPENDITURES.

At the last session of the General Assembly, an act was passed changing the time for the payment of taxes by agents of Companies of other States and Foreign countries, from the month of October to the month of January in each year, and directing that such taxes be computed upon the premiums received for the twelve months ending on the 31st day of December in each year.

This change in the time for certifying and collecting this tax, made necessary a collection in the month of January, 1876, of the tax upon premiums received during the three months from October 1st, 1874, to December 31st, 1874, and upon the premiums received during the year 1875. The amount of tax collected for this fifteen months was \$29,092 73; being \$5,878 63 in excess of the amount collected in October, 1874.

The amount of tax upon premiums collected each year since the organization of this department is here given, viz.:

1871,.....	\$13,425 08
1872,.....	21,254 21
1873,.....	22,489 22
1874,.....	23,214 10
1875, 15 months,.....	29,092 73

Total,.....\$109,475 34

The entire expense of collecting this tax is included in the ordinary expenses of this Department, and the amount received is therefore subject to no reduction for expenses.

It will be observed that the amount of tax collected has not materially increased since 1872, at which time the system now used was adopted, and has ever since proved thorough and satisfactory. The necessity for the introduction of this, or some other, efficient system in the collection of this tax, is shown by the fact that prior to the organization of this department, the largest amount derived from this source in any one year, was \$10,868 27. That this large increase cannot be attributed to an increase in the business of insurance is entirely clear, and that it is due to a more thorough and efficient administration of the law cannot be doubted.

The amount of premiums received for fire insurance in this State has undoubtedly increased, year by year, but any increase in the amount of tax from this cause is more than off-set by the steady diminution in the volume of premiums subject to taxation, in consequence of the tendency of the legislation in the several States, by virtue of which, under the reciprocal laws of this State, the larger part of this tax is collected, to reduce the burdens imposed upon the transaction of the business of insurance within their limits.

The laws of this State do not impose any burdens, or require any payments of fees, or taxes, by insurance Companies of other States, for the privilege of transacting business within this State. Whenever the legislation of the several States, where insurance Companies are located which transact business in this State, shall become equally liberal in regard to the admission of Companies to transact business within their limits, the income derived by the State from taxes upon premium receipts, and fees, now paid by insurance Companies, will cease. The effect of this will be that the insurance Companies retaining the large sums now disbursed for this purpose, will be able to furnish insurance to their patrons at reduced rates, with entire safety to insured and insurer.

That the sum thus disbursed is not insignificant in amount is shown by the fact that the stock fire insurance Companies of this State, alone, paid for fees and taxes to the several States in 1875, \$194,594 56.

The amount received by the State from all the Companies doing business within the State was \$46,446 83, divided as follows: for fees, licenses &c., \$17,354 10; for taxes \$29,092 73.

This amount was collected by this department, or through its agency, and paid to the State Treasurer.

The ordinary expenses of the Department were \$15,986 93. The

amount paid by the Department for the expenses of the proceedings against the American National Life and Trust Company of New Haven, \$5,572 81. The nature and occasion of the proceedings on account of which the last named expenditure was made are too well known to require any explanation here.

The accounts of the Department have been carefully audited by the Auditors appointed by the Governor under a resolution of the last General Assembly, and their certificate in reference thereto accompanies this report.

CONCLUSION.

No new legislation is proposed to affect the fire insurance interests of the State. It does not appear that the people require any for their additional protection, or that the insurance Companies are seeking any for their own benefit. A vigilant administration of the laws already in force is all that is required.

The business of these Companies causes them to be more immediately interested in municipal ordinances than in statute laws, such as those relating to the efficiency of fire departments, restrictions in regard to the construction of buildings and the modes of heating and lighting them, and police regulations. With all these satisfactorily arranged there is little occasion for the interference of legislation.

That our securities against destructive fires are not so defective relatively as they are sometimes represented to be, is evident by a statement recently made by the manager of the largest English Company doing business in this country, that "when everything is said, the American business is about the best that any office takes upon itself," and "up to the Chicago fire all that the Company had made had been made in America," and that the loss there was not one-half of the premium receipts of the Company of the year within which it occurred.

Stretching out as our fire insurances Companies do, through their agencies, over the whole extent of the Union, they are brought into constant contact with practical questions of every conceivable nature connected with their business, and being under the fire of sharp competition, they are compelled to identify their interests with those of the public. The underwriters of Connecticut are not more exempt from motives of selfishness than other men, but I believe them to be also largely actuated by an honorable ambition to make theirs a great State enterprise, as distinguished for its magnitude and the intelligence and sagacity with which it is governed, as for the just and upright character of its dealings with those who rely upon it for indemnity in cases of disaster. With them the business is not transient

or speculative. A fair reward for the labor bestowed upon it, and a reasonable profit for the capital invested in it, is all that their experience leads them to expect, and this can be secured only by the exercise of qualities which alone command success in any of the commercial enterprises of the world.

By such enterprises alone can our State hope to maintain an influential position in the Union. From being the fifth State in the Union in numerical and political power, it has relatively sunk to the rank of twenty-fifth, and is destined to go far below even that. If there is any department of trade or commerce, dependent upon the intellectual energy of our people, through which we can hold an eminence which is no longer ours by reason of numbers, and turn something of the national wealth into our borders, it would seem to be the part of wisdom to give it the utmost fostering care of the State consistent with equity and justice.

Respectfully submitted.

JOHN W. STEDMAN,

Insurance Commissioner

Hartford, May 3, 1876.

Statement of the Receipts and Expenditures of the Insurance Department for the year ending March 31st, 1876.

RECEIPTS.

For Filing Charters, - - - - -	\$350 00
Fees for Filing, - - - - -	10 00
Certificates, - - - - -	875 00
Agents' Certificates, - - - - -	2,043 44
Filing Statements, - - - - -	1,942 63
Licenses, - - - - -	1,875 00
Valuation of Life Policies, - - - - -	10,243 03
Reports sold, - - - - -	15 00
<hr/>	
Total received, and paid State Treasurer, -	\$17,354 10

EXPENDITURES.

For Valuation of Life Policies, - - - - -	\$5,259 00
Salary of Commissioner, 13 months and 10 days, -	3,888 89
Other Salaries, - - - - -	3,927 00
Office Expenses, including rent, - - - - -	1,332 51
Printing and Binding, - - - - -	975 73
Traveling Expenses, - - - - -	74 25
Postage, express and telegraph, - - - - -	443 92
Stationery, - - - - -	53 63
Library, - - - - -	32 00
<hr/>	
Am't for Ordinary Expenses drawn from Treasurer, -	\$15,986 93
<hr/>	
For Expenses incurred in proceedings against the American National Life and Trust Company, -	\$5,572 81

We have examined the accounts of the Insurance Commissioner, with the vouchers, for the year ending March 31st, 1876, and find the above statement correct.

WM. JAMES HAMERSLEY, }
JOHN W. MANSFIELD, } *Auditors.*

Hartford, April 17th, 1876.

APPENDIX.

INSURANCE LAWS OF CONNECTICUT.

TITLE III.—CHAPTER I.—PART IX.

Insurance Commissioner.

SECTION

1. Appointment.
2. General duties.

SECTION

3. Fees.
4. Annual report to General Assembly.

Sec. 1. The Governor, with the advice and consent of the Senate, shall once in every three years, appoint some suitable person not a director, officer, or agent of any insurance company, to be Insurance Commissioner, who shall, unless sooner removed by the Governor for cause, hold his office for three years, and until his successor is appointed and qualified. All vacancies shall be filled in the same manner for the unexpired term, except that any vacancy, occurring while the Senate is not in session, may be filled by the Governor till the next session of the General Assembly.

Sec. 2. Said Commissioner shall have the powers and duties specified in Chapter II of Title XVII.; shall see that all the laws respecting insurance companies are faithfully executed; may employ clerical aid; shall furnish to each of the insurance companies incorporated by this State, and to the attorneys of companies incorporated by other States and foreign governments, doing business in this State, printed forms of the statements required by law; shall pay over all fees, which he may receive from insurance companies, to the Treasurer; and may administer oaths in the discharge of his official duties.

Sec. 3. Said Commissioner shall demand and receive the following fees from insurance companies: for receiving and filing annual reports, ten dollars; for valuation of policies of life insurance companies, one cent for each thousand dollars of insurance valued; for filing any additional paper required by law, twenty-five cents; and for every certificate of valuation, copy of report, or certificate of condition of company to be filed in other States, five dollars.

Sec. 4. No insurance company shall be required to report to the General Assembly; but said Commissioner shall annually submit a report thereto of his official acts, and of the condition of all insurance companies doing business in this State, with a condensed statement of their reports made to him, arranged in proper form for printing, together with a statement of the fees received by him from such companies, and paid by him to the Treasurer.

TITLE XVII.—CHAPTER II.—PART VII.

ARTICLE I.

Fire and Marine Insurance.

SECTION	SECTION
1. Conditions of fire insurance to be stated in body of policy.	9. Conditions as to fire and fire and marine insurance companies of other States.
2. Limit of single risks of fire insurance.	10. Conditions as to mutual fire insurance companies of other States.
3. Officers to make an annual statement.	11. Conditions as to mutual marine insurance companies of other States.
4. Shall give required information to the Commissioner.	12. Commissioner may examine insurance companies, and have unsound home companies wound up.
5. Reduction of capital stock.	13. Capital stock to be paid up in cash.
6. Original certificates may be called in.	
7. Subsequent increase of capital stock.	
8. Mutual companies may insure personal property.	

Sec. 1. In all policies of Insurance against loss by fire, hereafter made by companies chartered by or doing business in this State, no conditions shall be valid unless stated in the body of the policy.

Sec. 2. No fire insurance company, doing business in this State, shall expose itself to loss on any risk, to an amount exceeding ten *per cent.* of its paid up capital.

Sec. 3. The President or vice-president and secretary of each fire and each fire and marine insurance company shall, annually in January, transmit to the Insurance Commissioner a statement of its condition on the thirty-first day of December next preceding, in the following form, namely: First, the amount of its capital stock. Second, its assets, specifying: (1) the value of its real estate; (2) the amount of its cash on hand and in bank, specifying where it is deposited; (3) the amount of cash in the hands of agents and in course of transmission; (4) the amount of loans secured by mortgages on which there shall be less than one year's interest due; (5) the amount of like loans with one year's interest or more due thereon; (6) the amount due on judgments; (7) the amount of its stocks and bonds, with the description of amount, number of shares, and the par and market val-

ue of each: (8) the amount of stocks and bonds held as collateral security for loans, with the amount loaned on each, and the par and market value thereof; (9) the amount of assessments on stock or premium notes paid and unpaid; (10) the amount of interest accrued and unpaid; (11) the amount of premium notes on hand on which policies are issued. Third, its liabilities, specifying: (1) the amount of losses due and unpaid; (2) the amount of unpaid losses not due; (3) the amount of claims for losses resisted by the company; (4) the amount of losses incurred during the year, including those claimed and not yet due, and those reported to the company upon which no action has been taken; (5) the amount of dividends due, and unpaid; (6) the amount of dividends, either cash or scrip, not yet payable; (7) the amount of money borrowed, and security given for the payment thereof; (8) the amount of premiums received on all risks not terminated; (9) the amount required to re-insure all fire risks in force, computed at fifty *per cent.* of the gross amount of fire premiums (less return premiums and re-insurance,) received on risks in force, not perpetual, ninety-five *per cent.* of premiums on perpetual risks in force, and one hundred *per cent.* of the amount of ocean marine premiums received on risks in force; (10) the amount of all other claims against it. Fourth, its income during the preceding year, specifying: (1) the amount of cash premiums received; (2) the amount of notes received for premiums; (3) the amount of interest money received; (4) the amount of income received from other sources. Fifth, its expenditures during the preceding year, specifying: (1) the amount of losses paid, stating how much of the same accrued prior, and how much subsequent, to its preceding statement, and the amount at which such losses were estimated in such statement; (2) the amount of dividends paid; (3) the amount of expenses paid, including agents' commissions; (4) the amount paid in taxes; (5) the amount of all other expenditures.

Sec. 4. The Insurance Commissioner may inquire of any fire or fire and marine insurance company doing business in this State, or of its secretary, in relation to its financial condition, and such inquiry shall be promptly answered in writing.

Sec. 5. When the capital stock of any fire or marine insurance company shall be impaired, it may reduce it and the par value of its shares to such amount as shall be justified by its assets; but no part of its assets shall be distributed to its stockholders, and no reduction shall be made, except upon the vote of the stockholders, approved by at least two-thirds of the board of directors, and certified under the corporate seal, by the secretary, a copy of which shall be filed in the office of the Secretary of this State,

Sec. 6. The directors, after such reduction of capital, may require each stockholder to surrender his certificate, and in lieu thereof may issue new certificates for such number of shares as he shall be entitled to.

Sec. 7. Such company, after its capital shall be so reduced, may increase its capital stock to any amount not exceeding the amount authorized by its charter.

Sec. 8. Every mutual fire insurance company, which shall approve this section, may insure personal property upon such terms as shall be agreed upon by the parties.

Sec. 9. No fire or fire and marine insurance company, association, or partnership, incorporated by or organized under the laws of any other State of the United States, shall directly or indirectly take risks or transact any business of insurance in this State, unless possessed of at least one hundred and fifty thousand dollars of cash capital, paid up and securely invested; and every such company shall deposit with said Commissioner a certified copy of its charter, and a statement under the oath of its president, or vice-president and secretary, stating its name and location, and all the other particulars required by the third section of this Article; nor shall any agent act for any such company, directly or indirectly, in taking risks or transacting the business of fire insurance in this State, without procuring from the Insurance Commissioner a certificate of authority, stating that such company has complied with all the requisitions of this Part, and giving the name of the attorney appointed to act for the company. Such a statement as is required by this section shall be made annually in January, and shall specify the amount of premiums received and losses paid in this State during the preceding year; and said Commissioner, on being satisfied that the capital, securities and investments remain secure, shall furnish a renewal of his certificate. The term agent or agents used in this section shall include an acknowledged agent or surveyor, and any person or persons who shall in any manner aid in transacting the insurance business.

Sec. 10. Any mutual fire or fire and marine insurance company located in any other State of the United States, possessed of one hundred and fifty thousand dollars in cash, or securely invested in available cash assets, may be admitted to take risks and transact business in this State; provided it shall comply with all the other requirements of the laws of this State relating to companies of other States.

Sec. 11. Mutual marine insurance companies of other States may be admitted to transact business in this State upon complying with the provisions of the laws of this State relating to mutual fire and fire and marine insurance companies of other States.

Sec. 12. The Insurance Commissioner, either personally or by a committee to be appointed by him, to consist of one or more persons not directors, officers or agents of any fire or fire and marine insurance company doing business in this State, may at any time examine into the affairs of any fire or fire and marine insurance company incorporated by or doing business in this State. The officers or agents of such company shall exhibit its books to said Commissioner or committee, and otherwise facilitate such examination; and the Commissioner or committee may examine under oath the officers and agents of any such company in relation to its affairs; and said Commissioner may publish the result of such investigation in one or more newspapers published in this State: but in relation to the affairs of any company incorporated by or organized under the laws of any other State of the United States, he may in lieu of such investigation accept the certificate of the Insurance Commissioner or Superintendent of such State, as to its condition. And whenever he shall ascertain that the assets of any fire or fire and marine insurance company incorporated by this State, after deducting for re-insurance, and its other proper liabilities, excepting capital, amount to less than three-fourths of its capital stock, if it have a stock capital, or in the case of a mutual company, if the assets, less unsettled claims, and other absolute liabilities, amount to less than three-fourths the sum requisite for re-insurance, he shall call upon it to make up such deficiency within such reasonable time as he shall fix, and, on a failure to comply with such requirement, shall bring his petition to a judge of the Superior Court, praying for an injunction restraining said company from the further prosecution of the business of making or renewing insurances, until said deficiency is made up; and if, upon a hearing before said judge, after such reasonable notice to such company as he may order, the allegations contained in such petition shall be found true, he shall issue such injunction.

Relating to the Capital Stock of Fire Insurance Companies.

Passed 1875.

Every fire insurance company incorporated by this State, not now organized and doing business, before transacting any business, shall have not less than one hundred thousand dollars of its capital stock paid in cash, and shall receive from the Insurance Commissioner a certificate showing that it has complied with the provisions of this Act, and authorizing it to issue policies, and transact business.

ARTICLE II.

Foreign Fire Insurance Companies.

SECTION

1. Amount of capital, how estimated.
2. Return and certificate of amount.
3. Trustees, how appointed and examined; recall of certificates.

SECTION

4. May not insure, before complying with law and receiving certificate.
5. May not take greater risks than home companies.

Sec. 1. The capital of every foreign company doing fire insurance business in this State shall, for all the purposes of the insurance laws of this State, be the aggregate value of its money or securities deposited in the public departments of this State and other States of the United States, for the benefit of policy holders, and all sums loaned on real estate security in any State of the United States, in conformity with the laws of such State providing for the investment of the assets of insurance companies therein, and all other assets in the United States in which fire insurance companies organized under the laws of this State may invest, provided such real estate securities and assets shall be held in the United States, by trustees who are citizens of the United States, approved by the Insurance Commissioner, for the benefit of all its policy-holders and creditors in the United States, after making the same deduction from such aggregate value for losses and liabilities in the United States, and for premiums upon risks therein not expired, as is authorized or required by the laws of this State, or the regulations of its insurance department, with respect to fire insurance companies organized under the laws of this State.

Sec. 2. The agent or attorney of such company shall, in January annually, sign, swear to and return to said Commissioner a detailed statement of the items making up said capital, and of the deductions to be made therefrom; and on being satisfied that said statement is correct, said Commissioner shall issue to such company a certificate of the amount of its capital so determined, and that the requirements of this Part have been complied with, upon which capital it may transact business in this State, but subject to all the laws regulating fire insurance companies incorporated in this State.

Sec. 3. The trustees referred to in the first section of this Article, shall be appointed by the directors of such company, and a certified copy of the vote by which they were appointed, and of the deed of trust, shall be filed in the office of the Commissioner; and he may examine such trustees or the agents of such company under oath, and its assets, books and accounts, in the same manner as he may examine the officers, agents, assets, books and accounts of any company au-

thorized to do fire insurance business in this State. And if he finds that the net capital as stated in his last certificate has been materially reduced, he may recall such certificate and issue another.

Sec. 4. No foreign insurance company, or agent or attorney thereof, shall transact the business of fire insurance in this State, until such company shall comply with the laws of this State, relative to foreign fire insurance companies, and receive the certificate of the Insurance Commissioner mentioned in the second section.

Sec. 5. No foreign insurance company shall insure against loss by fire or inland navigation, nor expose itself to any such loss by any one risk for any greater amount in proportion to its capital than companies organized under the laws of this State may do.

ARTICLE III.

Life Insurance Companies.

SECTION

1. Annual statement.
2. Re-insurance reserve, how ascertained.
3. Valuation of policies.
4. Triennial examinations.
5. Examination of foreign companies.
6. Facilities for examination, to be afforded.
7. To receive certificates before issuing policies.

SECTION

8. Returns of companies of other States; certificates and licenses.
9. Shall not issue policy without license.
How life insurance companies shall be wound up.
How assets shall be disposed of on repeal of charter.

Sec. 1. Every life insurance company chartered by this State shall, on or before the first day of March in each year, render to the Insurance Commissioner a report, signed and sworn to by its president and secretary, of its condition upon the preceding thirty-first day of December, which shall include a detailed statement of its assets and liabilities on that day; the amount and character of business transacted; moneys received and expended during the year; a descriptive list of all policies and contracts of insurance in force on that day; and such other information as the Commissioner may deem necessary; and if any company shall fail to make such report within the time, it shall be deemed insolvent.

Sec. 2. Upon receipt of such report, the Commissioner shall make a valuation of the policies of each company, and ascertain the amount of re-insurance reserve proper to be held on account thereof; and he shall for this purpose assume the rate of mortality shown by the so-called Actuaries' or Combined Experience Table, and four *per cent.* compound interest; and he shall value only net premiums.

Sec. 3. The Insurance Commissioner, upon the request of any such company, may make a valuation of all its policies in force on the

preceding thirty-first day of December, upon the basis of the "American Experience Table," with interest at the rate of four and one-half *per cent.* a year, and furnish certificates of such valuation, to be filed with the proper officers of such other States as by law require the valuation of life insurance policies upon said basis; provided that the standard of valuation prescribed for companies doing business in this State shall not be altered by this section.

Sec. 4. The Insurance Commissioner shall, at least once in three years, visit each life insurance company incorporated by this State, thoroughly examine its financial condition, and ascertain whether it has complied with all the provisions of law.

Sec. 5. He shall in like manner examine any life insurance company not incorporated by this State, but doing business therein, whenever he has reason to doubt its solvency, and may employ such assistants as may be necessary in making the examination; and all the expenses of an examination without the State shall be borne by the company examined.

Sec. 6. For such purpose the Commissioner shall have free access to all books and papers of any life insurance company doing business in this State, and may examine under oath, its officers or agents relative to its condition; and if any company not incorporated by this State, or its officers or agents, refuse to submit to such examination, or to comply with any provision of this Article, the authority of such company to do business in this State shall cease.

Sec. 7. No life insurance company, hereafter incorporated by this State, shall issue policies until, upon examination by the Commissioner, it shall have been found to have complied with the laws thereof; nor until he shall have issued his certificate setting for the such fact, and authorizing such company to issue policies; and for such examination the company shall pay him thirty dollars.

Sec. 8. Any life insurance company organized out of this State, before being admitted to do business in this State, and on or before the first day of March annually, shall furnish to the Insurance Commissioner a certificate of the proper officer of the government by whose authority it is organized, setting forth a full copy of its report of its condition on the preceding thirty-first day of December, a valuation of its policies by said officer, by a standard equivalent to that provided in the second section of this Article, and that it has complied with the laws of such government, and is authorized to transact business therein. If said Commissioner be satisfied with said certificate, and if said company shall have complied with all other provisions of law, he shall thereupon issue his license to it to transact business in this State for one year from the thirty-first day

of December preceding; but no such license shall be issued unless such certificate is furnished, nor unless such government shall license life insurance companies incorporated by this State to transact business therein, upon a similar certificate from the Insurance Commissioner, until such company makes the report required from companies incorporated by this State, and until a valuation of its policies shall have been made by the Commissioner.

Sec. 9. No person shall issue or deliver in this State any policy or contract of insurance of such life insurance company, which is without a license, or after revocation of its license.

**Relating to the winding up of Life Insurance Companies.
Passed 1875.**

Sec. 1. If the Insurance Commissioner shall at any time find from any report, examination, or otherwise, that the assets of any company incorporated by this State to grant insurance or make contracts contingent upon lives, are less than its liabilities, or if such company shall fail to comply with any of the requirements of law, he may notify it to cease the issue of new policies or the payment of dividends to stock holders and policy holders, or both, until the deficiency be made good or the law complied with; and he may, and if it appear to him that the assets of such company are less than three-fourths of its liabilities, he shall, bring his petition to the Superior Court of the County in which the principal office of such company is located, if in session, and if not, to a Judge of the Supreme Court of Errors, praying for the appointment of a receiver, and that the charter of such company may be annulled; and said Court or Judge shall forthwith issue a citation to such company to appear at a day and place to be named therein, and answer to said petition. And if, upon the hearing of said petition, said Court or Judge shall find the assets of such company to be less than its liabilities, said Court or Judge may, and if the assets are found to be less than three-fourths of the liabilities, shall, appoint some disinterested person or persons to be receivers of such company; and said Court or Judge may provide the mode of proving claims against such company, and appoint a committee to hear and decide upon them, and may limit and extend the time for the presentation of such claims, and may make all necessary orders in reference to the delivery to and possession by such receiver, of the assets and property of such company, and the sale and conveyance of the same by him, and may direct the application of the avails of such assets and property equitably in satisfaction of the claims proved against such company, and the payment of the present value of its outstanding policies to policy holders, either in whole or in part, or

to the re-insurance of its outstanding policies in some other solvent company, and said Court or Judge shall annul the charter and decree the dissolution of such company; and may make all other orders and decrees necessary and proper in reference to winding up the affairs of such company, and the disposition of its property.

Sec. 2. The liabilities of any such company for all the purposes of the proceedings mentioned in the preceding section, shall include the net present value of the policies of such company, or re-insurance reserve ascertained as now required by law.

Providing for the Disposition of the Assets of a Life Insurance Company, and providing Penalties for the unlawful retention or possessing of its Assets, upon the Repeal of its Charter. Passed 1875.

Sec. 1. Whenever the charter of any life insurance company of this State shall be repealed, all the assets of such company shall vest in fee simple and absolutely in the Insurance Commissioner of this State, and his successors in office, who shall hold and dispose of the same for the use and benefit of the creditors and policy-holders of such company, and such other persons as may be interested in such assets.

Sec. 2. The Insurance Commissioner shall take immediate possession of the assets, books and papers, and collect the debts and claims due such company; he shall sell and dispose of the real estate and other property of such company, and may execute in his own name as Insurance Commissioner, all necessary and proper conveyances of the same; he may also in his own name as Insurance Commissioner, maintain and defend all actions at law or in equity, relating to such company, its assets and business.

Sec. 3. The Superior Court for the County in which the principal office of such company is located, upon the application of the Insurance Commissioner, shall limit and may extend the time for the presentation of claims against such company, and notice thereof shall be given in such manner as said Court shall direct; and any creditor neglecting to present his claim within the time so limited, shall be debarred of all right to share in the assets of such company. Said Court shall appoint not more than three disinterested persons as commissioners to receive and decide upon the claims presented against such company, who shall give notice of the times and places of their meeting for that purpose, in such manner as said Court shall prescribe; and within one month after the expiration of the time so limited, shall file with the clerk of said Court, a list of the claims presented to them, specifying those allowed and those disallowed.

Sec. 4. The Insurance Commissioner shall ascertain the net present value of each policy in force in such company at the time of the

repeal of its charter, and for that purpose shall use the Actuaries' or Combined Experience Table of Mortality with four per cent. compound interest; and he shall file with the clerk of said Court, a certificate showing the net present value of each of said policies, and such net present value shall be the surrender value of each of said policies.

Sec. 5. The Insurance Commissioner, under the direction of said Court, shall apply the sums realized from the assets of such company, first to the payment of all the expenses of closing the business and disposing of the assets of such company; secondly, to the payment of all lawful taxes and debts due the State, and the United States; thirdly, to the payment of the debts and claims allowed against such company, and the surrender value of its policies, in proportion to their respective amounts; and lastly, any sums remaining in the hands of the Insurance Commissioner, after the payments have been made in full as herein provided, shall be disposed of in such manner as said Court shall order and direct. And said Court may make all orders and decrees necessary and proper in reference to the title, possession, disposition, and distribution of said assets, and the allowance and satisfaction of claims against such company, and in any other matter relating to its affairs and business.

Sec. 6. Whenever by this Act, or by any other law of this State, general or special, the Insurance Commissioner is authorized or required to take possession of the assets of any Life Insurance Company, any person who shall neglect or refuse to deliver to said Commissioner, on demand, any books, papers, evidences of title or debt, or any property belonging to any such company in his possession or under his control, shall be punished by a fine of not more than ten thousand dollars, or by imprisonment in the county jail for a term not exceeding three years, or by such fine and imprisonment both.

Sec. 7. Before the Insurance Commissioner shall take possession of any of the books, papers or assets of any Life Insurance Company in accordance with the provisions of this Act, or of any other Act, general or special, he shall give bonds for the faithful discharge of his duties, in such sums, and upon such conditions, as may be required by the Chief Judge of the Supreme Court of Errors, and to the satisfaction of said Judge.

ARTICLE IV.

Foreign Insurance Companies generally.

SECTION

1. May do business in this State, on what conditions; policies not invalidated by a war.

SECTION

2. Copy of charter; deposit; statement of condition.

3. Licenses to be granted by Commissioner.

Sec. 1. No foreign insurance company shall take risks in this State unless it has a cash capital of more than two hundred thousand dollars, and shall have made a deposit with the Treasurer of this State, or with the proper officer of some other State, of not less than two hundred thousand dollars in the bonds of this State, or of the State of New York or Massachusetts, or in bonds or public stocks of the United States, in trust for the benefit of its policy-holders in the United States; and no policy issued by such company to any citizen of this State shall be invalidated by the occurrence of hostilities between the government of the United States and the government under the laws of which it was organized.

Sec. 2. Every foreign insurance company shall, before admission to do business in this State, furnish to the Insurance Commissioner a copy of its charter or articles of association and of its last annual report made in the country where it was organized, and the certificate of the officer holding in trust said deposit of two hundred thousand dollars, stating the manner in which the same is invested and the purposes for which the same is held; and it shall furnish annually to the Insurance Commissioner a statement of the condition of its affairs in the United States, in such form as he shall require.

Sec. 3. When such foreign insurance company shall have complied with the provisions of law relating to such companies, and the Insurance Commissioner is satisfied that it is solvent in the United States, he may issue its license to transact business in this State, but it and its agents shall pay the fees now required of the insurance companies of the State of New York, and shall annually pay to the Insurance Commissioner a license fee of fifty dollars.

ARTICLE V.

General Provisions.

SECTION	SECTION
1. Companies of other States or nations, to appoint resident attorney; when Insurance Commissioner is substituted for attorney.	9. Reciprocal obligations of companies of other States, and foreign countries.
2. Revocation of licenses.	10. Treasurer may receive and hold securities.
3. How companies may consolidate.	11. Treasurer may make annual examination of securities.
4. Value of stock of original companies, how ascertained.	12. Fees of Treasurer for such services.
5. Capital of consolidated company.	13. Securities, how withdrawn.
6. Certificate of consolidation.	14. Substitution of other bonds, and requirements as to future deposits
7. Premium notes, when subject to set off; mutual insurance, how conducted.	15. Agents of companies of other States, not to act till laws complied with.
8. Suits against companies, not to be limited to less than one year.	16. Unsound companies, when enjoined, and affairs settled.
	17. Penalty for violations of law.

Sec. 1. No Insurance Company, Association or partnership, organized under the laws of any other State, or any foreign country, shall directly or indirectly issue policies, take risks, or transact business in this State, until it shall have appointed an attorney residing in this State, who shall act in that capacity until a successor be duly appointed and upon whom any civil process may be served. And such service shall be binding, and shall be personal service upon the company appointing him; a certificate of such appointment shall be filed with the Insurance Commissioner, and shall contain a stipulation that in case of the death, absence, or removal from this State of such attorney, any process relating to such company may be served upon the Insurance Commissioner, and shall have the same effect as if served upon such attorney; and if such company withdraw from, or cease to do business in this State, service upon such attorney or the Insurance Commissioner, shall nevertheless be binding, and be deemed a personal service upon the company.

Sec. 2. When the Insurance Commissioner shall find that any insurance company, not incorporated by this State, is unsound, estimated in the manner prescribed in the twelfth section of Article I of this Part, he shall revoke its license and cause notice thereof to be published in two daily newspapers, printed, one in Hartford and one in New Haven, at least four weeks; and he may re-issue such license when he shall be satisfied of its soundness; and no agent or agents of such company shall, after the first publication of such notice, issue or renew any policy of insurance in its behalf.

Sec. 3. When the stockholders of any insurance company shall vote to consolidate with any other similar company, and the stockholders of both companies shall agree to such consolidation, and de-

termine under which corporate organization and name their business shall be conducted, they shall be consolidated under the corporate organization and name thus chosen, and thereupon all rights and property of both of said companies shall become the property of the corporation composed of such companies, and said last named corporation shall be liable for the outstanding obligations of such companies.

Sec. 4. Upon such consolidation, the value of each share of the capital stock of each of them shall be ascertained through a valuation of all its assets and liabilities at the time of such consolidation, and new shares (and when necessary, parts of shares) of the consolidated company shall be apportioned to each stockholder, equal to the value of his shares in either of the original companies; and such shares so apportioned shall be substituted for the shares in such companies; and all certificates of shares in said original companies shall be surrendered when new certificates shall be issued.

Sec. 5. The capital stock of the consolidated company shall not exceed the aggregate authorized capital of the original companies.

Sec. 6. The president and directors of such consolidated company shall, within thirty days after such consolidation, file a certificate in the office of the Secretary of this State, stating such consolidation, and the name and charter adopted.

Sec. 7. When any inhabitant of this State shall effect insurance in any insurance company, and give a premium note, the policy and note shall constitute one contract, and every equitable claim of the maker thereof upon said company may be set off against said note in the hands of a third party; and when any such company becomes insolvent, the maker shall be liable on said note for only the equitable proportion thereof, for such part of the term of insurance as said company continued solvent; and if the insolvency occurs within sixty days after its date, said note shall be void, except for any amount for which the maker may have a claim on said company. All mutual insurance companies, (except those otherwise authorized by their charters,) shall take premium notes for the obligations of the assured; and assessments shall be for losses only, and upon said notes, and when paid shall be in payment, in whole or in part, as the case may be, of such notes.

Sec. 8. No insurance company shall limit the term within which any suit shall be brought against it to a period less than one year from the time when the loss insured against shall accrue.

[Sec. 9, as changed by Act of 1875.]

Sec. 9. When, by the laws of any other State or any foreign country, any payments, deposits, or other obligations shall be imposed upon In-

insurance Companies of this State, or their agents transacting business in such other State or foreign country, the like payments, deposits, and obligations are hereby imposed on similar companies of such other State or foreign country, and their agents transacting business in this State; and such companies and their agents shall pay all penalties to, and make deposits with, the State treasurer.

Sec. 10. When any State shall require insurance companies of other States to deposit, with some officer of such other State, securities in trust for the policy-holders of such companies, as a prerequisite to their transacting business in such State, the Treasurer of this State may receive from any insurance company of this State the securities required by the laws of such other State, on deposit, and hold the same in trust for the policy-holders of such other company; but it may collect and receive the interest and dividends thereon, and withdraw them on depositing with the said Treasurer other securities of like character and value. The Treasurer shall issue a certificate under seal, of such deposit, for each State which shall require the same, which shall state the items and amount of securities thus deposited, and that he is satisfied that they are of the market value represented therein; but no securities shall be estimated above the par value of the same, nor shall any such securities be withdrawn, except as provided in this section.

Sec. 11. An examination shall be annually made by the Treasurer of the securities held by him in trust, as aforesaid, from each insurance company, and if it shall appear at any time that they amount to less than the sum required for the purposes for which such deposit was made, he shall notify said company thereof, and unless the deficiency is made up within thirty days shall countermand all the certificates he may have issued to said company under the preceding section, and give notice thereof to the officers of the States to whom said certificates may have been transmitted, and publish said notice in one newspaper printed in Hartford, and one printed in New Haven, for three weeks successively.

Sec. 12. Each insurance company, so depositing securities with the Treasurer, shall pay him twenty-five dollars annually, in lieu of all fees for such services, except in cases where it shall be necessary to make an examination out of his office; for each of which such special examinations and appraisals, he shall be paid by the company, in whose behalf the service is performed, ten dollars and his actual traveling expenses, in lieu of other fees.

Sec. 13. When said company shall have caused all its unexpired policies to be paid, canceled or re-insured, and all its liability under such policies thereby to be extinguished, or to be assumed by some

other responsible company having a similar deposit with said Treasurer, he shall, on application of such company, verified by the oath of its president or secretary, and on being satisfied by an examination of its books, and of its officers under oath, that all its policies are so paid, canceled, extinguished or re-insured, deliver up to it such securities.

Sec. 14. The several insurance companies of this State, which have deposited with the Treasurer registered bonds of this State, or of the United States, are hereby permitted to substitute for such bonds, the bonds of any incorporated city or town of this State, of like amount; and all deposits hereafter made with the Treasurer by any insurance company, shall consist only of registered bonds of this State, or of the United States, or such mortgages upon real estate, within this State, as the Treasurer may deem satisfactory, or the bonds of any incorporated city or town of this State.

Sec. 15. No person shall, in this State, receive or procure applications for insurance, or issue policies of insurance or renewals thereof, or in any manner aid in the transaction of the business of any insurance company or association, organized under the laws of any other State, until he has in all respects complied with the laws of this State; but nothing herein contained is to be so construed as to prohibit any person residing in this State from making application to and procuring from any insurance company doing business out of this State, and having no agents in this State, policies of insurance on his property in this State.

Sec. 16. If the Insurance Commissioner shall at any time find that the assets of any insurance company incorporated by this State are less than its liabilities, or if it shall fail to comply with the requirements of law, he shall forthwith notify it to cease to issue new policies, or pay dividends, until the deficiency shall be made good, and the law complied with; and he may, and, if it appears to him that its assets are less than three-fourths of its liabilities, shall, bring his petition to the Superior Court of the county in which the principal office of such company is located, if in session, and if not to a judge of the Supreme Court of Errors, praying for the appointment of a receiver, and that said company may be enjoined from any further proceeding in its business, and that its charter may be annulled; said court or judge, and the receiver if appointed, shall thereupon proceed, as nearly as may be, as is provided in Part II of this Chapter in the case of banks; and said court may make such orders relative to the assets of said company as it may deem proper.

Sec. 17. Every person who shall violate any provision of this Part, for which no other penalty is provided, or provision made, shall be fined not less than one hundred dollars, nor more than five hundred dollars.

TITLE XII.—CHAPTER I.

Assessment of Taxes.

SECTION

21. Returns to assessors of names of stock-holders, and value of stock.

SECTION

22. Returns of property held in pledge.

Sec. 21. The cashiers or secretaries of all corporations, whose stock is liable to taxation, shall, on or before the twelfth day of October, annually, inform the assessors of each town of the names of the stockholders residing therein, and the amount of stock owned by each, as exhibited by the books of said corporations, on the first day of said October, so far as the residence of such stockholders shall be known to such cashiers or secretaries, and its market value during the month of September next preceding; and any such cashier or secretary who shall neglect to furnish such information to the assessors of any town where said stock is liable to be taxed, shall forfeit fifty dollars to such town; but putting a letter into the post office containing such information, postage paid, addressed to the assessors of any town where such owner resides, shall be a compliance with the provisions of this section.

Sec. 22. The cashier of each bank and national banking association, the treasurer of each savings bank, and the secretary of each corporation incorporated by the laws of this State, shall, upon the request of the assessors of any town, inform them of the name of any person therein who owns stock or bonds held by such corporation as collateral security for any indebtedness or liability, and the amount and description of such stock or bonds; and any such cashier, treasurer, or secretary, who shall neglect to furnish such information to the assessors of any town where said stock or bonds are liable to be taxed, shall forfeit one hundred dollars to said town,

CHAPTER V.

Special Taxes on Corporations.

SECTION

2. Stock of non-residents in certain other corporations, how taxed.

Return to be made by mutual life insurance companies.

Return to be made by mutual fire insurance companies.

Penalty for neglect to make such return. Tax, when to be paid.

Tax on insurance companies of other States.

Taxes on foreign insurance companies.

Sec. 2. The cashier or secretary of each corporation, whose stock is liable to taxation, and not otherwise taxed by the provisions of this Title, shall, on the first day of October, annually, or within ten days thereafter, deliver to the Comptroller a sworn list of all its stockholders residing without this State on the said day, and the number and market value of the shares of stock therein, then belonging to each; and shall, on or before the twentieth day of October, annually, pay to the State one *per cent.* of such value; and if any such cashier or secretary shall neglect to comply with the provisions of this section he shall forfeit to the State one hundred dollars, in addition to said one *per cent.* so required to be paid.

An Act in alteration of An Act relating to Special Taxes on Corporations. Passed 1875.

Sec. 1. The secretary or treasurer of every life insurance company chartered by this State, and doing business in whole or in part upon the plan of mutual insurance, including all companies whose policyholders have a right to participate in its profits, shall, on or before the fifteenth day of February, annually, render to the Comptroller a sworn statement of the total amount of its assets on the preceding thirty-first day of December, with a detailed enumeration of such assets and the market value thereof, the amount of premium notes held by it, its ascertained and paid losses on that day, and if said company be also in part a stock company, the stock whereof is by law taxable, the market value of the assets belonging to the stock department of said company.

Sec. 2. The board of equalization shall examine and correct all statements and returns made to the Comptroller in pursuance of the foregoing section, and in case any such company shall not make the return herein prescribed, said board shall, upon the best information it can obtain, make out, within ten days after the time above limited for making such returns, the statements required to be made by such company, and such statement or return so corrected, or made out, shall be conclusive as to the market value and amount of the assets of said company.

Sec. 3. Every such insurance company shall annually on or before the twenty-fifth day of February, pay to the State, as a tax on its cor-

porate franchise, a sum equal to one-half of one per cent. on the total amount of its premium notes and on the market value of all its other assets, deducting however, the amount of its ascertained and unpaid losses. the market value of its real estate liable to taxation in this State, the market value of any bonds owned by it which have been heretofore issued by this State, or by any town or city in this State, in aid of the construction of any railroad, and which by the laws of this State are exempt from taxation, and if said company be in part a stock company, the stock whereof is by law otherwise liable to taxation, the market value of the assets belonging to its stock department; and said tax so paid shall be in lieu of all other taxes on the assets of said company, except on its taxable stock and on real estate held by it, over and above what may be necessarily used by it in transacting its appropriate business.

Sec. 4. If any person whose duty it shall be to make such returns shall fail to do so within the time limited, he shall forfeit five thousand dollars to the State, and if any insurance company required by this statute to make any payment fail to do so within the time herein limited, it shall forfeit to the State twice the amount required for such payment.

An Act in alteration of an Act relating to Special Taxes on Corporations. Passed 1875.

Sec. 1. The secretary or treasurer of each fire insurance company chartered by this State, which does business, in whole or in part, upon the plan of mutual insurance, including every company whose policy-holders have a right to participate in its profits, shall, on or before the twentieth day of January, annually, render to the Comptroller a sworn statement showing the total amount of its assets on the preceding thirty-first day of December, and containing a detailed enumeration of such assets, and the market value thereof, the amount of premium notes held by it, and its ascertained and unpaid losses on that day, with the balance remaining after deducting from said total amount of unpaid losses, and the market value of any bonds owned by it which have been heretofore issued by this State, or by any town or city in this State, in aid of the construction of any railroad, and which by the laws of this State are exempt from taxation, and the premium notes held by it.

Sec. 2. The board of equalization shall examine and correct all statements and returns made to the Comptroller in pursuance of the foregoing section, and in case any such company shall not make the return herein prescribed, said board shall, upon the best information it can obtain, make out within ten days after the time above limited

for making such returns, the statement required to be made by such company, and such statement or return so corrected, or made out, shall be conclusive as to the market value and amount of assets of said company.

Sec. 3. Each of such mutual fire insurance companies shall annually, on or before the thirtieth day of January, pay to the State, as a tax upon its corporate franchise, a sum equal to three-fourths of one per cent. upon the amount of the balance remaining as aforesaid; and said tax so paid shall be in lieu of all other taxes on the assets of said company, except upon real estate held by it, over and above what may be necessarily used by it in transacting its appropriate business.

Sec. 4. If any person whose duty it shall be to make such returns, shall fail to do so within the time limited, he shall forfeit five thousand dollars to the State, and if any insurance company required by this statute to make any payment, shall fail to do so within the time herein limited, it shall forfeit to the State twice the amount required for such payment,

An Act relating to the Taxation of Premiums received by Insurance Companies of other States and Foreign Governments. Passed 1875.

Sec. 1. Every Insurance Company or Association incorporated by or organized under the laws of any other State, and admitted to transact business in this State, and each agent of every such insurance company, shall pay the same fees and taxes to the Treasurer of this State as are imposed by such other State upon any similar Insurance Companies incorporated by or organized under the laws of this State, or upon the agents of any such companies transacting business in such other State.

Sec. 2. Every agent of any such insurance company admitted to transact business in this State shall return annually, the first day of January, under oath to the Insurance Commissioner, the gross amount of premiums collected by him for the year previous; and upon receiving from said commissioner a certificate of the acceptance of said return, and of the amount of tax due thereon, shall pay the same to the Treasurer of the State on or before the twentieth day of January annually. And every such agent, and every agent of a foreign insurance company, shall retain from the premiums collected by him, the tax due, or to become due thereon.

Sec. 3. Each agent of any insurance company or association incorporated by or organized under the laws of any foreign government, which shall have received from the Insurance Commissioner a license

to transact business in this State, shall return annually, on the first day of January, under oath to said commissioner, the gross amount of premiums collected by him for the year previous; and shall annually on or before the twentieth day of January, pay to the Treasurer of the State a tax of *two per cent.* upon the amount of premiums so collected.

TITLE XVII.—CHAPTER I

Private Corporations—General Provisions.

Sec. 21. No bank, savings bank, insurance company, or trust company, heretofore incorporated, shall change its location from one town to another, except by Act of General Assembly.

TITLE XX—CHAPTER XII.

Qui—Tam Suits and Forfeitures.

Sec. 8. Every person who shall violate any law of this State relating to insurance companies* organized under the laws of other States or foreign government, shall forfeit one hundred dollars.

TITLE XIV—CHAPTER II.

Rights of Married Women.

Sec. 7. Any policy of life insurance expressed to be for the benefit of a married woman, or assigned to her, or in trust for her, shall inure to her separate use, or in case of her decease before payment, to the use of her children, or of her husband's children, as may be provided in such policy, provided that if the annual premium on such policy shall exceed three hundred dollars, the amount of such excess, with interest, shall inure to the benefit of the creditors of the person paying the premium; but if she shall die before the person insured, leaving no children of herself or husband, the policy shall become the property of the person who has paid the premiums, unless otherwise provided in such policy.



State of Connecticut.

ELEVENTH
ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

TO THE

General Assembly of the State,

MAY SESSION, A. D. 1876.

PART SECOND.

LIFE AND ACCIDENT INSURANCE COMPANIES.

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State of Connecticut.

ELEVENTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER.

PART SECOND.

LIFE AND ACCIDENT INSURANCE COMPANIES.

To the General Assembly of the State of Connecticut :

The Insurance Commissioner herewith submits Part Second of his Annual Report, being detailed statements of the condition and course of business for the past year of all the Life and Accident Insurance Companies legally qualified to transact business in this State.

No new companies were admitted during the year and none that reported last year retired. The Northwestern Mutual of Milwaukee, Wisconsin, was admitted in January of the present year, and its statement filed in this office is published in its order, although it is not tabulated with the other companies.

There are eight Connecticut Life Insurance companies and sixteen companies of other States that reported last year, and three Accident Insurance Companies of this State, with capital and assets as follows :—

	Capital.	Assets.
Connecticut Life Companies,	\$1,900,000	\$97,120,114 89
“ Accident Companies,	500,000	1,844,830 29
Life Companies of other States,	1,632,200	220,849,486 28
	<hr/>	<hr/>
	\$4,032,200	\$319,814,431 46

This shows an increase of assets of the Connecticut Life Companies, over last year, of \$5,628,713.81; of the Connecticut Accident Companies, of \$110,698.24; and of the Companies of other States, of \$15,726,170.78, or a total of \$21,465,582.83.

It will be seen that the form of statement used this year is different from that heretofore in use. It is the balance sheet form, adopted by the National Convention of the officers of the Insurance Departments of the several States, and approved by the life insurance companies. It is now in uniform use throughout the United States, and the companies are not, as they have been heretofore, subjected to the inconvenience of making their returns in several different forms. The improvement in the present form of presenting the statements, over the old method, appears to leave nothing more to be desired.

The statements of the Connecticut companies here presented, I have personally verified by an actual examination of their books, papers and assets.

CONNECTICUT LIFE INSURANCE COMPANIES.



ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-
MENTS, SHOWING THEIR CONDITION ON THE
31ST DAY OF DECEMBER, 1875.

ANNUAL STATEMENTS.

ÆTNA LIFE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business 1850.

THOMAS O. ENDERS, *President.*

J. L. ENGLISH, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash,.....	\$150,000 00	
Amount of net or ledger assets Dec. 31, 1874,.....		19,590,719 21

II. INCOME DURING THE YEAR,

Received for premiums without deductions for commissions or other expenses,.....	\$2,688,772 03	
Premium notes, loans or liens taken in part payment for premiums (not includ. notes taken for cash prems.)	523,295 81	
Premiums paid by surrendered policies,	844,092 17	
Total,	\$4,056,160 01	
Deduct amount paid to other companies for re-insurance on policies in this company, less \$11,743.47, dividends thereon,.....	47,015 72	
Total premium income,.....	\$4,009,144 29	

Received for interest upon mortgage loans,.....	\$747,348 99
Received for interest upon bonds owned and dividends on stock,.....	441,990 82
Received for interest on premium notes, loans, or liens,.....	219,046 74
Received for interest on other debts due the Co.,.	15,143 58
Received as discount on claims paid in advance,...	1,247 66
Received for interest on collateral loans, \$30,-682.44, on govt. bonds \$19,665.00, on deposits, \$42,183.38,	92,530 82
Total income during the year,.....	\$5,526,452 90
Total,.....	\$25,117,172 11

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions,.....	\$1,223,136 79
Premium notes, loans or liens used in payment of same,.....	98,187 24
Paid for matured endowments and additions.	179,223 91
Premium notes, loans, or liens used in payment of same,.....	69,873 98
Total losses,	\$1,570,421 92
Deduct amount received from other companies for losses or claims on policies of this Co. re-insured,.....	31,942 72
Total amount actually paid for losses and matured endowments,.....	\$1,538,479 20
Paid for surrendered policies,.....	861,442 24
Premium notes, loans or liens, used in purchase of surrendered policies, and voided by lapse,.....	454,102 85
Cash dividends paid to policy-holders,.....	244,741 18
Premium notes, loans or liens used in payment of dividends to policy-holders,.....	354,828 58
Total paid to policy-holders,...	\$3,453,594.05
Paid stockholders for interest or dividends,.....	45,000 00
Paid for commissions to agents,.....	283,209 78
Paid for salaries and traveling expenses of managers of agencies, general, special & local agents,	9,202 06
Paid for medical examiners' fees,.....	20,551 05
Paid for salaries and other compensation of officers and other office employes,.....	66,532 05
Paid for U. S. taxes and revenue stamps, \$138.13, State and local taxes in State where organized \$82,632.54, taxes, licenses, fines and fees in other States \$32,271.71,.....	115,042 38
Paid for rent,.....	9,096 83
Paid for furniture and fixtures and safes for home and agency offices,.....	503 64

Paid for advertising,.....	\$3,705 02
Paid for following items: Incidentals, \$3,368.22, supplies, \$8,146.89, express, \$1,468.02, telegraph, \$412.25, postage, \$12,128.14, printing, \$6,354.53, stationery, \$3,053.29, legal, \$2,460.48, 'profit and loss, \$1,255.67,.....	38,647 49
Total disbursements during the year,.....	\$4,045,084 35
Balance Dec. 31, 1875,	\$21,072,087 76

IV. ASSETS.

Real estate unencumbered, as per Schedule A.,....	\$149,597 45
Loans on bond and mortgage (first liens),.....	7,964,673 06
Loans secured by pledge of bonds, stocks or other marketable collaterals, as per Schedule C.,.....	274,453 26
Premium notes, loans or liens on policies in force, .	4,217,607 30
Cost value of bonds and stocks owned absolutely, as per Schedule E.,.....	7,289,131 70
Cash in Company's office,.....	24,434 05
Cash deposited in banks,.....	961,929 26
Bills receivable,.....	141,217 37
Agents' ledger balances,.....	49,044 31
Total net or ledger assets,.....	\$21,072,087 76

OTHER ASSETS.

Interest due and accrued on bonds and mortgage,.....	\$401,414 94
Interest accrued on bonds and stocks,.....	97,966 39
Market value of bonds and stocks over cost, as per Schedule E.,	205,201 14
Due from other Companies for losses or claims on policies of this Company re-insured,.....	40,000 00
Gross premiums due and unreported on policies in force Dec. 31, 1875,.....	\$133,804 45
Gross def. premiums on policies in force Dec. 31, '75,	142,259 64
Total,	\$276,064 09
Deduct the loading on above gross amount,.....	80,180 88
Net amount of uncollected and deferred premiums,.....	195,883 21
Total assets,.....	\$22,012,553 44

ITEMS NOT ADMITTED.

Agents' balances,.....	\$49,044 31
Bills receivable,.....	141,217 37
Total,.....	\$190,261 68
Total assets (less items not admitted),	\$21,822,291 76

V. LIABILITIES.

Net present value of all the outstanding policies in force Dec. 31, 1875, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. interest,.....	\$19,430,262 00
---	-----------------

Deduct net value of risks of this Company re-insured in other solvent Companies,.....	\$281,720 00
Net re-insurance reserve,.....	\$19,148,542 00
Claims for death losses due and unpaid,.....	\$44,130 86
Claims for matured endowments due and unpaid,....	3,741 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due,....	264,794 00
Claims for death losses and other policy claims resisted by the Company,.....	88,288 10
Total policy claims,.....	400,953 96
Unpaid dividends of surplus, or other profits due policy-holders,.	185,990 47
Bills unpaid,.....	813 76
All other liabilities,.....	12,188 37
Liabilities on policy-holders' account,	\$19,748,488 56
Gross surplus on policy-holders' account,.....	2,073,803 20
Total liabilities,.....	\$21,822,291 76

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31, '74,.	\$4,664,483 45
Received during the year,.....	\$523,295 81
Redeemed by maker in cash....	14,088 03
	<u>537,383 84</u>
Total,	\$5,201,867 29

Deductions during the year as follows:

Notes, loans or liens used in payment losses & claims,.	\$161,240 53
Notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	454,102 85
Notes, loans or liens used in payment of dividends to policy-holders,.....	354,828 58
Notes, loans or liens redeemed by maker in cash,.....	14,088 03
Total reduction of premium note account,.....	<u>\$984,259 99</u>
Balance note assets at the end of the year,.....	\$4,217,607 30

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at end of previous year.

	Number.	Amount.
Whole life policies,.....	33,730	\$65,299,437 50
Endowment policies,.....	19,928	24,164,979 50
Joint-life policies,.....	78	180,700 00
Short term policies,.....	1,836	4,861,875 00
Total number and amount,.....	<u>55,572</u>	<u>\$94,506,992 00</u>

New Policies issued during the year.

	Number.	Amount.
Whole life policies,.....	4,432	6,871,334 00
Endowment policies,.....	1,887	1,796,273 00
Short term policies,.....	1,012	2,518,930 00

Old Policies revived and increased during the year.

	Number.	Amount.
Whole life policies,.....	35	\$128,552 00
Endowment policies,.....	9	26,188 00
Short term policies,.....	3	7,000 00
Total number and amount,.....	62,950	\$105,855,269 00
Deduct policies ceased to be in force,.....	6,207	14,401,258 00
Total policies in force at the end of the year,.....	56,743	\$91,454,011 00

Policies in force at the end of the year, including additions, classified.

	Number.	Amount.
Whole life policies,.....	34,495	\$62,877,363 00
Endowment Policies,.....	19,853	22,390,846 50
Joint-life policies,.....	59	136,200 00
Short term policies,.....	2,336	6,049,601 00
Total policies in force at the end of the year,.....	56,743	\$91,454,010 50

Number and amount of policies which have ceased to be in force during the year

	Number.	Amount.
By death,....	620	\$1,273,065 00
By expiry,....	5	22,000 00
By surrender,.....	2,735	5,696,008 00
By lapse,.....	1,693	5,440,936 19
By maturity,.....	177	229,314 81
Not taken,.....	977	1,739,934 00
Total terminated,.....	6,207	\$14,401,258 00

VIII. BUSINESS IN CONNECTICUT IN 1875.

	Number.	Amount.
Policies in force in Connecticut,.....	3,852	\$4,798,865 00
Policies issued during the year,.....	422	550,574 00
Total,....	4,274	5,349,439 00
Deduct number and amount ceased to be in force,.....	358	681,772 00
Total number and amount in force Dec. 31, 1875,.	3,916	\$4,667,667 00

Amount of losses and claims on policies unpaid Dec. 31, 1874,	\$22,319 00
Amount of losses and claims on policies incurred during year,	101,671 00
Total,	\$123,990 00
Amount of losses and claims on policies paid during the year, .	98,712 29
Premiums collected in cash, \$166,988.96 ; notes,.....\$38,198.70	205,187 66

Schedule A—Real Estate owned by the Company.

Real Estate in Canada,.....	\$800 00
“ “ Hartford,.....	5,743 57
“ “ Illinois,.....	143,053 88
Total,	\$149,597 45

Schedule C—Loans on Collaterals.

	Par Value.	Market Value.	Am't Loaned.
Hartford Carpet Co.,.....	\$5,000 00	\$11,900 00	\$62,148 59
Willimantic Linen Co.,.....	30,000 00	84,000 00	
Ætna Fire Ins. Co.,.....	7,600 00	15,404 00	
U. S. 5-20's,.....	4,500 00	5,270 62	10,000 00
N. Y., N. H. & H. R. R.	4,000 00	5,760 00	
Union Salt Co.,.....	42,500 00	42,500 00	25,000 00
Town of Keithsburg,.....	1,500 00	1,500 00	2,680 00
“ Dayton,.....	1,000 00	1,000 00	
Mt. Pulaski,.....	1,000 00	1,000 00	981 64
Assignment of Mortg.,.....	1,000 00	1,000 00	
C. & N. West. R.R. pref.....	10,000 00	5,650 00	26,000 00
C. & N. West. R.R. pref.....	10,000 00	5,650 00	
L.S. & M. So. R.R. pref.....	10,000 00	6,050 00	
C. & N. West. R.R. pref.....	10,000 00	5,650 00	
Mil. & St. Paul R.R. pref ..	10,000 00	6,700 00	
State Bank of Hartford.....	2,400 00	3,000 00	17,300 00
U. S. Trust Co.....	12,500 00	12,500 00	
Willimantic Linen Co.,.....	2,500 00	7,000 00	
U. S. Trust Co.,.....	1,300 00	1,300 00	25,000 00
Hartford Coal & Salt Co.,.....	2,500 00	2,500 00	
Ætna Fire Ins. Co.,.....	10,000 00	20,400 00	4,000 00
“ “	4,000 00	8,160 00	
Hartford Carpet Co.,.....	2,600 00	6,188 00	4,000 00
U. S. Trust Co.,.....	5,000 00	5,000 00	4,000 00
Willimantic Linen Co.,.....	2,500 00	7,000 00	4,000 00
N. Y., N. H. & H. R. R.	500 00	720 00	350 00
American S. Co. Prov.,.....	800 00	4,000 00	4,056 97
Agawam Canal Co.,.....	1,200 00	600 00	1,200 00
Cleveland & Pitts. R.R.....	2,500 00	2,225 00	
Ætna Fire Ins. Co.,.....	16,800 00	34,272 00	1,068 75
Kellogg & Buckley Co.,.....	12,500 00	9,000 00	23,267 31
U. S. Trust Co.,.....	15,000 00	15,000 00	
Metropolitan Bk. N. Y.....	600 00	774 00	2,000 00
N. Y., N. H. & H. R. R.	700 00	1,008 00	
Nat. Bk. of the Rep. N. Y.,.....	700 00	728 00	600 00
Assignment of Mortg.,.....	1,300 00	1,300 00	20,300 00
Willimantic Linen Co.,.....	5,000 00	14,000 00	
“ “	10,000 00	28,000 00	40,000 00
Wheeler & Wil. Mfg. Co.....	13,000 00	65,000 00	4,500 00
Ætna Fire Ins. Co.,.....	500 00	1,020 00	4,500 00
Assignment of Mortg.,.....	4,000 00	4,000 00	
Total,.....	\$278,500 00	\$453,829 62	\$274,453 26

Schedule E—Stocks and Bonds owned by the Company.

U. S. AND STATE STOCKS :—	Par Value.	Market Value.
United States gov. bonds,.....	\$500 00	\$576 25
United States reg. 5-20's, 1868,.....	140,000 00	166,600 00
“ “ “ 1867,.....	100,000 00	119,000 00

	Par Value.	Market Value.
United States coupons, 1865,.....	\$82,250 00	\$96,335 31
“ 6's, 1881,.....	10,000 00	12,000 00
Kansas State,.....	100,000 00	100,000 00
Mississippi State Warrants,.....	10,000 00	8,786 05
South Carolina State,.....	50,000 00	17,500 00
Tennessee State,.....	34,000 00	13,600 00
Virginia State,.....	37,986 00	14,434 68

MUNICIPAL BONDS :—

Hartford Town 10-30,.....	21,000 00	22,050 00
Hartford City (non taxable).....	69,000 00	72,450 00
“ Town “.....	11,000 00	11,550 00
“ Capitol “.....	88,000 00	92,400 00
“ Funded Debt,.....	222,000 00	226,440 00
New Britain City,.....	130,000 00	130,689 00
West Hartford Town,.....	15,000 00	15,000 00
Hartford Town,.....	29,000 00	29,000 00
Danbury Town,.....	19,000 00	18,050 00
Hartford City,.....	4,000 00	4,000 00
Hartford County,.....	115,000 00	115,000 00
Town of East Windsor,.....	30,000 00	29,700 00
Brooklyn Township,.....	1,000 00	1,000 00
Town of Hartford,.....	60,000 00	60,000 00
City of Terre Haute,.....	67,000 00	67,000 00
“ Richmond,.....	25,000 00	25,000 00
“ “ 8 per cent.,.....	30,000 00	30,000 00
Edgar County,.....	67,000 00	53,600 00
Paris Township,.....	15,000 00	12,000 00
Mobile City,.....	150,000 00	120,000 00
Georgetown Township,.....	30,000 00	30,000 00
Newman “.....	12,000 00	11,700 00
Camargo “.....	15,000 00	14,625 00
Garrett “.....	13,000 00	12,675 00
Elwood “.....	32,000 00	32,000 00
Warren County,.....	1,000 00	930 00
Cleveland City,.....	238,000 00	250,950 00
Louisville City,.....	100,000 00	100,000 00
Marion County Court House.....	100,000 00	105,000 00
Munroe County,.....	40,000 00	35,000 00
Papineau Township,.....	6,000 00	6,000 00
Macon County,.....	52,000 00	46,475 00
Ford County,.....	58,000 00	58,000 00
Brooklyn Township,.....	49,000 00	46,750 00
Adams County,.....	50,000 00	41,000 00
Kansas City, (Mo.).....	100,000 00	92,500 00
Mt. Pulaski,.....	30,000 00	30,000 00
Town of Grant,.....	20,556 00	20,453 22
Penn Township,.....	19,000 00	18,525 00
Town of Moline,.....	25,000 00	19,750 00
Christian County,.....	20,000 00	18,800 00
Cook County,.....	25,000 00	26,250 00

	Par Value.	Market Value.
Sangamon County,.....	\$25,000 00	\$25,000 00
" 10 per cent.....	15,000 00	15,750 00
Chicago Water Loan,.....	50,000 00	52,000 00
Springfield, Ill.,.....	57,000 00	57,000 00
" 8 per ct.....	44,000 00	44,000 00
" Water,.....	40,000 00	40,000 00
Edgewood Town,.....	10,000 00	8,850 00
Town of Rock Island,.....	47,000 00	41,125 00
Elizabeth City Funded Debt,.....	126,000 00	123,480 00
" Street Improve.,.....	44,000 00	43,120 00
City of Grand Rapids,.....	39,000 00	34,581 83
Town of Lenox,.....	10,000 00	8,400 00
Green County,.....	20,000 00	18,200 00
Peoria City,.....	106,000 00	100,200 00
Town of Astoria,.....	5,000 00	4,500 00
Ottawa City,.....	15,000 00	15,000 00
Kankakee County,.....	25,000 00	24,687 50
Woodland Town,.....	5,000 00	4,500 00
Toledo City,.....	8,000 00	8,000 00
Town of Browning,.....	5,000 00	4,500 00
Beardstown City,.....	5,000 00	3,500 00
Bushnell Town,.....	25,000 00	21,875 00
Peoria City 10 per cent.....	16,000 00	16,000 00
Macoupin County,.....	43,000 00	12,900 00
Virginia Town,.....	4,500 00	4,500 00
Ricks Township,.....	8,000 00	6,980 00
Sangamon County,.....	50,000 00	50,000 00
White County,.....	12,000 00	10,860 00
Gallatin County,.....	13,000 00	10,400 00
Areola Town,.....	25,000 00	24,375 00
Moultrie County,.....	52,000 00	45,240 00
Randolph County,.....	58,500 00	50,830 00
Town of Mattoon,.....	27,000 00	20,250 00
Winchester Town,.....	10,000 00	9,600 00
Urbana Township,.....	8,000 00	7,680 00
City of New Boston,.....	13,000 00	9,750 00
Town of Middleport,.....	15,000 00	14,700 00
Town of Belmont,.....	15,000 00	14,700 00
Town of Galva,.....	15,000 00	14,700 00
Milford Township,.....	20,617 15	20,204 80
Keithsburg Town,.....	23,000 00	23,000 00
DeWitt Township,.....	10,000 00	9,950 00
DeWitt County,.....	30,000 00	29,850 00
Town of Ross,.....	29,324 32	28,802 70
Aurora Town,.....	14,000 00	13,860 00
Town of Evans,.....	3,000 00	2,895 00
Wabash County,.....	30,000 00	26,100 00
Cleveland City Funded Debt,.....	52,000 00	54,600 00
Jersey City, N. J.....	130,000 00	133,900 00
Newark City, N. J.....	174,000 00	182,700 00

	Par Value.	Market Value.
Buffalo City Water,.....	\$100,000 00	\$104,000 00
Morgan County,.....	28,000 00	27,475 00
Des Moines City,.....	40,000 00	40,000 00
Evansville City,.....	28,000 00	25,200 00
City of Fort Wayne, Ind.	51,000 00	40,305 00
Indianapolis City,.....	380,000 00	379,200 00
City of Quincy,.....	50,000 00	37,564 00
Milwaukee Water,.....	100,000 00	100,000 00
Cincinnati City,.....	100,000 00	101,000 00
Hudson County,.....	50,000 00	51,500 00
N. Y. Consolidated Stock,.....	100,000 00	108,000 00
Morgan & Ogle County,.....	5,000 00	5,000 00
Logansport,.....	76,500 00	61,200 00
City of St. Paul,.....	60,000 00	52,350 00
Iroquios County,.....	55,000 00	55,221 50
Ramsey County,.....	32,000 00	32,000 00
Marion County,.....	200,000 00	200,250 00
Randolph County,.....	500 00	500 00

RAILROAD STOCKS :—

Conn. River R. R.	36,800 00	47,840 00
N. Y. N. H. & Hartford R. R.,.....	95,500 00	137,520 00

RAILROAD BONDS :—

Indianapolis and Cincinnati R. R.	50,000 00	46,000 00
Columbus and Indianapolis “	50,000 00	35,000 00
Cincinnati and Indiana “	24,000 00	20,400 00
Cleve. Paine and Ashtabula “	26,000 00	26,000 00
Dayton and Michigan “	15,500 00	13,950 00
Little Miami “	1,000 00	960 00
New York Central “	4,000 00	4,080 00
Union Pacific “	30,000 00	31,500 00
Harlem and Port Chester “	100,000 00	105,000 00
N. Y. Cent. & Hudson River “	100,000 00	120,000 00
Keokuk & Des Moines Valley “	21,054 00	15,675 00
Indiana Central “	9,000 00	9,000 00
Cleveland and Pittsburgh “	1,000 00	1,000 00
Southern Minnesota “	22,000 00	12,400 00

BANK STOCKS :—

Ætna National Bank, Hartford.....	70,000 00	91,000 00
American “	80,400 00	117,384 00
Charter Oak “	83,600 00	111,188 00
City “	56,000 00	60,480 00
Conn. River Banking Co.,.....	11,750 00	14,100 00
Dominion Bank, Canada,.....	2,000 00	2,360 00
Exchange Bank, Hartford,.....	77,600 00	100,880 00
First National, Hartford,.....	73,900 00	103,460 00
Hartford “	75,000 00	120,000 00
Hartford Trust Co., Hartford.....	20,000 00	21,600 00
Mercantile Nat. Bank, Hartford,.....	40,000 00	50,000 00
Metropolitan Bank, N. Y.,.....	10,000 00	12,900 00
New Britain Nat. Bk. New Britain,.....	25,000 00	31,250 00

	Par Value.	Market Value.
Phoenix Nat. Bank, Hartford,.....	\$91,800 00	\$146,880 00
Rockville " Rockville,.....	20,000 00	20,800 00
Security Co.,.....	10,000 00	10,000 00
Suffield Nat. Bank, Suffield,.....	20,000 00	24,400 00
United States Trust Co.,.....	5,000 00	5,000 00
MISCELLANEOUS :—		
Atlantic Dock,.....	25,000 00	26,250 00
Ætna Fire Insurance Co.,.....	6,300 00	12,852 00
Total cost value,	\$7,289,131 70	\$7,230,437 47
		\$7,494,332 84

CHARTER OAK LIFE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business October, 1850.

EDWIN R. WIGGIN, *President.*

HALSEY STEVENS, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash,.....	\$200,000 00
Amount of net or ledger assets Dec. 31, 1874,.....	\$12,596,840 96
Decrease of assets during 1875, being assets marked off during the year,.....	331,288 31
Extended at.....	\$12,265,552 65

II. INCOME DURING THE YEAR.

Received for premiums without any deductions for commissions or other expenses,.....	\$2,402,505 00
Premium notes, loans or liens taken in payment for premiums,.....	505,223 64
Premiums paid by dividends,.....	87,317 31
Received for interest upon mortgage loans,.....	421,175 50
Received for interest upon bonds owned, and dividends on stock,.....	30,004 92
Rec'd for interest on premium notes, loans or liens,.....	174,807 05
Received for interest on other debts due the Co.,.....	71,316 45
Received for rents for use of Company's property,.....	44,084 07
Total income,.....	\$3,736,433 94
Total,.....	\$16,001,986 59

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions,.....	\$814,991 71
Paid matured endowments and additions,.....	95,920 70
Total amount actually paid for losses and matured endowments,.....	\$910,912 41

Paid for surrendered policies,.....	\$241,019 67
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse,.....	510,432 59
Cash surrender values, including re-converted addi- tions, applied in payment of premiums,	87,317 31
Cash dividends paid policy-holders and applied in payment of premiums,.....	179,937 70
Premium notes, loans or liens used in payment of di- vidends to policy-holders,.....	167,214 36
Paid stockholders for interest and dividends,.....	8,000 00
Paid for commissions to agents,.....	265,070 77
Paid for salaries and traveling expenses of managers of agencies and general, special and local agents,...	11,615 45
Paid for medical examiners' fees,.....	11,667 50
Paid for salaries and other compensation of officers and other office employes,.....	62,417 50
Paid for taxes, revenue stamps, fines and fees,.....	68,530 68
Paid for advertising and all other expenses,.....	120,302 02
Total disbursements,.....	\$2,644,437 96
Balance,	\$13,357,548 63

IV. ASSETS,

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A,.....	\$1,510,025 04
Loans on bond and mortgage (first liens),.....	6,166,975 42
Loans secured by pledge of bonds, stocks and other marketable collaterals, as per Schedule C,.....	1,312,315 31
Premium notes loans or liens on policies in force, ..	3,506,138 66
Cost value of bonds and stocks owned absolutely, as per Schedule E,.....	404,312 50
Cash in Company's office,.....	6,415 62
Cash deposited in banks,.....	27,844 85
Bills receivable,.....	366,733 70
Agents's ledger balances,.....	56,787 53
Total net or ledger assets,.....	\$13,357,548 63
Deduct depreciation from cost of assets,.....	16,487 50
Total net or ledger assets, less depreciation,.....	\$13,341,061 13

OTHER ASSETS.

Interest due and accrued on bonds and mortgage,.....	409,807 00
Interest due and accrued on collateral loans,.....	30,625 00
Interest due and accrued on premium notes or liens,.....	29,860 00
Rents due and accrued on Company's property, or lease,.....	6,216 83
Gross def. premiums on policies in force Dec. 31,'75, \$138,748 58	
Deduct the loading on above gross amount,.....	13,874 85
Net amount of uncollected and deferred premiums,.....	124,873 73
Total assets,.....	\$13,942,443 69

ITEMS NOT ADMITTED.

Agents' balances,.....	\$56,787 53	
Bills receivable,.....	366,733 70	
Total,		\$423,521 23
Total, (less items not admitted).....		\$13,518,922 46

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of Dec. 1875, computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per ct. interest,....	\$13,255,631 00	
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due,....	\$156,496 00	
Claims for death losses and other policy claims resisted by the Company,.....	43,000 00	
Total policy claims,.....		199,496 00
Liabilities on policy-holders' account,.....	\$13,455,127 00	
Gross surplus on policy-holders' account,.....	63,795 46	
Total liabilities,.....		\$13,518,922 46

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31,'74, \$3,759,668 75		
Received during the year,.....	505,223 64	
Total,		\$4,264,892 39

Deductions during the year as follows:

Notes, loans or liens used in purchase of surrendered policies, and voided by lapse,.....	\$510,432 59	
Notes, loans or liens used in payment of dividends to policy-holders,.....	167,214 36	
Notes, loans or liens redeemed by maker in cash,.....	81,106 78	
Total reduction of premium note account,.....		\$758,753 73
Balance note assets at end of the year,.....		\$3,506,138 66

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at end of previous year.

	Number.	Amount.
Whole life policies,.....	18,850	\$48,293,772 00
Endowment policies,	5,962	10,529,459 00
All other policies,.....	2,550	3,246,976 00
	27,362	\$62,065,207 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies,	2,801	\$6,639,686 00
Endowment policies,.....	616	759,290 00
All other policies,.....	464	889,930 00

Old Policies revived during the year.

	Number.	Amount.
Whole life policies,.....	340	\$1,008,880 00
Endowment policies,.....	103	190,765 00
All other policies,.....	69	58,000 00
Total number and amount,	31,746	\$71,611,758 00
Total number and amount terminated,.....	5,265	12,815,431 00
Net Nos. and amounts in force at end of the year,.....	26,481	\$58,796,327 00

Policies in force at the end of the year, including additions, classified.

	Number.	Amount.
Whole life policies,.....	18,642	\$46,509,810 00
Endowment policies,.....	5,562	9,241,886 00
All other policies,.....	2,277	3,045,131 00
Total policies in force at the end of the year,.....	26,481	\$58,796,327 00

Number and amount of policies which have ceased to be in force during the year:

	Number.	Amount.
By death,.....	298	\$712,261 00
Matured,.....	58	96,160 00
By surrender,.....	1,557	3,623,870 00
By lapse,.....	2,469	6,063,585 00
Not taken,.....	883	2,319,555 00

VIII. BUSINESS IN CONNECTICUT IN 1875.

	Number.	Amount.
Policies issued during the year,.....	428	\$1,168,085 00
Total number and amount in force Dec. 31, 1875,.....	2,925	\$6,007,102 00
	Number.	Amount.
Amt. of losses and claims on policies paid during the year,.....	32	\$66,745 60
Premiums collected,.....		\$231,294 63

Schedule A—Real Estate owned by the Company.

Real Estate in St. Louis, Mo.....	\$360,100 00
“ “ Wisconsin,.....	45,100 00
“ “ Cincinnati, Ohio,.....	74,592 00
“ “ Illinois,.....	32,000 00
“ “ Iowa,.....	9,852 50
“ “ Hartford, Charter Oak Buil'dg	844,380 54
“ “ “ other property,.....	69,000 00
“ “ Saybrook, Conn.....	10,000 00
“ “ Washington, D. C.,.....	65,000 00
Total,.....	\$1,510,025 04

Schedule C—Loans on Collaterals.

	Par Value.	Market Value.	Amount Loaned.
Conn. W.R.R. 1st. mtg.....	\$29,500 00	\$23,010 00	\$21,700 00
Merch. L. & T. Co. N.J.	10,000 00	10,000 00	7,500 00
New R. Water Power & Land Co.	50,600 00	50,000 00	22,000 00

	Par Value.	Market Value.	Amt. Loaned,
New R. Water Power & Land Co.....	\$10,500 00	\$10,500 00	\$9,000 00
“ “ “	30,000 00	30,000 00	24,000 00
Tavellers Ins. Co.,.....	700 00	1,120 00	1,000 00
Hartford Gas L. Co.,.....	2,000 00	3,600 00	2,000 00
Gen. N. Bk. Middletown.....	400 00	440 00	300 00
Nat. F. Ins. Co. Hart.....	600 00	882 00	500 00
1st Nat. Bank, Hart.....	3,000 00	4,230 00	3,500 00
N.Y., N. H. & H. R. R.....	3,600 00	5,400 00	4,300 00
Hartford Pump Co.,..	5,000 00	3,000 00	2,000 00
Weed S. Machine Co.....	4,500 00	4,500 00	4,500 00
Willimantic Lin. Co.,.....	17,500 00	42,000 00	17,000 00
1st mtg. Real Estate,.....	41,759 86	41,759 86	41,759 86
“ “	3,850 00	3,850 00	3,850 00
Conn. Valley R. R. 2d mortg bonds,	1,250,000 00	937,500 00	937,500 00
Bank Stock,.....	30,500 00	15,250 00	15,250 00
Webster Co. Iowa bd.....	500 00	500 00	500 00
Mortgages 1st & 2d.,.....	182,555 45	182,555 45	182,555 45
Note secured by contract Shelly I. Co	8,300 00	8,300 00	8,300 00
Note secured by Atlas Fire Ins. Co.,	2,500 00	2,500 00	2,500 00
Real Estate 1st mtg.,.....	800 00	800 00	800 00
Total,	\$1,688,065 31	\$1,381,697 31	\$1,312,315 31

Schedule E—Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
MUNICIPAL BONDS :—		
Haddam, Conn. Town,.....	\$36,500 00	\$36,500 00
Old Saybrook, Conn. Town,	25,200 00	25,200 00
Essex, Conn. Town,.....	6,000 00	6,000 00
Cromwell, Conn. Town,.....	5,500 00	5,500 00
Chester Conn. Town,.....	2,000 00	2,000 00
Washington Co. Neb. School.....	15,000 00	15,000 00
O'Brien Co. Iowa, Judgment,.....	24,500 00	24,500 00
Quincy, Ill., City,.....	10,000 00	10,000 00
Sac Co. Iowa, County,.....	10,100 00	10,100 00
Jefferson, Ill., County,.....	30,000 00	30,000 00
Clintonia, Ill., County,.....	7,000 00	7,000 00
Palo Alto, Iowa, County,.....	2,000 00	2,000 00
Kansas City, Mo., City,.....	10,000 00	10,000 00
Leavenworth, Kansas, City,.....	1,000 00	1,000 00
RAILROAD BONDS :—		
Conn. West. R. R. 1st mortgage,.....	1,000 00	780 00
Conn. Valley R. R. 1st mortgage,.....	1,000 00	930 00
RAILROAD STOCK :—		
N. Y., N. H. & Hartford R. R. Co.,.....	5,000 00	7,500 00
BANK STOCKS :—		
Merchants of St. Louis,.....	1,750 00	1,750 00
Hartford Trust Co.,.....	12,500 00	14,000 00
Conn. River Banking Co.,.....	5,000 00	6,500 00
Charter Oak National,	2,500 00	3,375 00
Hartford National,.....	2,500 00	4,100 00

	Par Value.	Market Value.
City, National,	\$2,500 00	\$2,725 00
Conn. Trust & Safe Deposit Co.,.....	4,500 00	4,500 00
Ætna National,.....	2,500 00	3,325 00
Phoenix “	2,500 00	4,100 00
American “	37,500 00	56,250 00
United States Trust Co.,.....	5,000 00	5,000 00
Farmers & Mechanics National,.....	2,500 00	3,375 00
Security Co.,.....	10,000 00	10,000 00
MISCELLANEOUS :—		
Des Moines City Gas Co.,.....	50,000 00	50,000 00
St. Charles Bridge Co., Mo.....	20,000 00	20,000 00
Hartford City Gas Light Co.,.....	2,675 00	4,815 00
Total cost value,.....	\$404,312 50	\$387,825 00

CONNECTICUT GENERAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business October, 1865.

EDWARD W. PARSONS, *President*.THOMAS W. RUSSELL, *Secretary*.

I. CAPITAL.

Capital stock paid up in cash,.....	\$250,000 00
Amount of net or ledger assets December 31, 1874,.....	\$1,092,116 41

II. INCOME DURING THE YEAR.

Received for premiums without de- ductions for commissions or other expenses,.....	\$223,198 30
Premiums notes, loans or liens taken in part payment for premiums,.....	26,399 80
Total.....	\$249,598 10
Deduct amount paid to other compa- nies for re-insurance on policies in this company,.....	2,254 94
Total premium income,.....	\$247,343 16
Received for interest upon mortgage loans,.....	37,478 94
Received for interest upon bonds owned and divi- dends on stock,.....	18,064 86
Received for interest on premium notes, loans, or liens,.....	7,883 78
Received from all other sources,.....	2,363 18
Total income during the year,.....	\$313,133 92
Total.....	\$1,405,250 33

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions,	\$68,090 48	
Paid for surrendered policies,	28,338 07	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse,	8,589 20	
Cash dividends paid to policy-holders,	8,817 64	
Premium notes, loans, or liens used in payment of dividends to policy-holders,	11,446 65	
Paid stockholders for interest or dividends,	10,000 60	
Paid for commissions to agents,	17,669 29	
Paid for salaries and traveling expenses of managers of agencies, general, special and local agents,	10,245 18	
Paid for medical examiners' fees,	1,641 38	
Paid for salaries and other compensation of officers and other office employees,	15,341 67	
Paid for taxes, revenue stamps, fines and fees,	5,552 55	
Paid for rent,	2,058 55	
Paid for advertising and other expenses,	14,694 35	
Profit and loss,	878 03	
Total disbursements,		\$203,362 44
Balance,		\$1,201,887 89

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A,	\$180,416 14	
Loans on bonds and mortgage (first liens),	507,851 18	
Loans secured by pledge of bonds, stock or other marketable collaterals, as per Schedule C,	42,965 95	
Premium notes, loans or liens on policies in force,	145,103 69	
Cost value of bonds and stocks owned absolutely, as per Schedule E,	265,249 91	
Cash in Company's office,	159 27	
Cash deposited in banks,	46,871 67	
Bills receivable,	6,234 57	
Agents' ledger balances,	7,035 51	
Total net or ledger assets,		\$1,201,887 89

OTHER ASSETS.

Interest due and accrued on collateral loans, &c.,	22,259 03	
Market value of bonds and stocks over cost, as per Schedule E, ...	17,427 19	
Gross premiums due and unreported on policies in force Dec. 31, 1875,	\$15,279 87	
Gross def. premiums on policies in force Dec. 31, 1875,	23,086 63	
Total,	\$38,366 50	
Deduct the loading on above gross amount,	4,795 81	
Net amount of uncollected and deferred premiums,		33,570 69
Total assets,		\$1,275,144 70

ITEMS NOT ADMITTED.

Agents' ledger balances,.....	\$7,035 51
Total assets, (less items not admitted).....	\$1,268,109 19

V. LIABILITIES.

Net present value of all the outstanding policies in force Dec. 31, 1875, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. interest,.....	\$963,209 00
Deduct net value of risks of this Company re-insured in other solvent Companies,.....	4,560 00
Net re-insurance reserve,.....	\$958,649 00
Claims for death losses, and matured endowments in process of adjustment, or adjusted and not due,....	\$15,500 00
Claims for death losses, and other policy claims resisted by the Company,.....	15,000 00
Total policy claims,.....	30,500 00
Premiums paid in advance,.....	5,470 28
Liabilities on policy-holders' account,.....	\$994,619 28
Gross surplus on policy-holders' account,.....	273,489 91
Total liabilities,.....	\$1,268,109 19

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31, 1874,.....	\$145,848 96
Received during the year,.....	26,399 80
Total,	\$172,248 76

Deductions during the year as follows.

Notes, loans or liens used in purchase of surrendered policies, and voided by lapse,.....	\$8,589 20
Notes, loans or liens used in payment of dividends to policy-holders,	11,446 05
Notes, loans or liens redeemed by maker in cash,.....	7,109 82
Total reduction of premium note account,.....	\$27,145 07
Balance note assets at end of the year,.....	\$145,103 69

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at end of previous year.

	Number	Amount.
Whole life policies,.....	2 697	\$5,822,942 32
Endowment policies,.....	627	823,375 91
All other policies,.....	76	238,234 00
Total number and amount,.....	3,400	\$6,884,552 23

New Policies issued during the year.

	Number.	Amount.
Whole life policies,	685	\$1,225,945 00
Endowment policies,.....	44	44,206 00
All other policies,.....	5	9,500 00

Old Policies revived during the year.

	Number.	Amount.
Whole life policies,.....	13	\$31,000 00
Endowment policies,.....	1	1,000 00

Old Policies increased during the year.

	Number.	Amount.
Whole life policies,.....		1,000 00
Endowment policies,.....		800 00

Total number and amount,.....	4,148	\$8,198,003 23
Deduct policies ceased to be in force,.....	726	1,508,529 33

Total policies in force at the end of the year,.....3,422 \$6,689,473 90

Number and amount of policies which have ceased to be in force during the year.

	Number.	Amount.
By death,.....	31	\$75,751 00
By expiry,.....	1	5,000 00
By surrender,.....	108	205,032 33
By lapse,.....	425	883,807 00
By change and decrease,.....		64,239 00
Not taken,.....	161	274,700 00
Total terminated,.....	726	\$1,508,529 33

Policies Re-insured during the year

	Amount.
Whole life policies,.....	\$54,485 00
All other policies,.....	72,285 00
Total re-insured,.....	\$126,770 00

VIII. BUSINESS IN CONNECTICUT IN 1875.

	Number.	Amount.
Policies in force in Connecticut,.....	434	\$695,782 00
Policies issued during the year,.....	106	174,746 00
Total,.....	540	\$870,528 00
Deduct number and amount ceased to be in force,.....	25	39,855 00
Total number and amount in force Dec. 31, 1875,...	515	\$830,673 00
	Number.	Amount.
Amount of losses and claims on policies unpaid Dec. 31, '75	2	\$3,000 00
Amount of losses and claims on policies incurred during year	3	1,251 00
Total,	5	4,251 00
Amount of losses and claims on policies paid during year,.	5	4,251 00
Premiums collected,.....		\$28,596, 54

Schedule A—Real Estate owned by the Company.

Real Estate in Leavenworth, Kan.....	\$32,396 12
“ “ Chicago, Ill.....	3,122 83
“ “ Washington, D. C.....	37,133 88
“ “ “ “.....	53,737 44
“ “ “ “.....	49,834 25
“ “ Chicago, Ill.....	4,191 62
Total,	\$180,416 14

Schedule C—Loans on Collaterals.

	Par Value.	Market Value.	Amt. Loaned
Adams Express Co.,.....	\$1,200 00	\$1,200 00	\$500 00
National Fire Insurance Co.,.....	5,500 00	7,150 00)	6,000 00
Travelers Insurance Co.,.....	1,000 00	1,600 00)	
N. Y., N. H., & Hartford R. R. Co.,.....	2,000 00	2,800 00	1,200 00
Weed Sewing Machine Co.,.....	5,000 00	4,000 00	2,000 00
Pratt, Whitney Manfg. Co.,.....	5,100 00	5,100 00	3,500 00
U. S. Express Co.,.....	7,500 00	3,750 00)	
Ætna Fire Insurance Co.,.....	900 00	1,620 00)	3,250 00
Hartford Providence & Fish. R. R. bond.	1,000 00	1,000 00)	
Travelers Insurance Co.,.....	1,000 00	1,600 00	1,000 00
Medlicott Co., bonds,.....	11,000 00	11,000 00	9,500 00
Washburn Steel Co.,.....	7,000 00	4,200 00)	3,500 00
Connecticut Fire Insurance Co.,.....	2,500 00	3,125 00)	
Park National Bank, New York,.....	1,500 00	1,950 00)	2,500 00
Bank of Republic, New York,.....	1,500 00	1,455 00)	
First National Bank, Portland, Conn.....	2,000 00	2,400 00)	
N. Y., N. H. & Hartford R. R.....	6,000 00	8,400 00)	10,015 95
Travelers Insurance Co.,.....	500 00	800 00)	
Total,.....	\$62,200 00	\$63,150 00	\$42,965 95

Schedule E—Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. AND STATE STOCKS:—		
United States 5-20's registered,.....	\$80,000 00	\$94,400 00
Connecticut State,.....	30,000 00	30,000 00
MUNICIPAL BONDS:—		
Cook County,.....	5,000 00	5,000 00
Chicago City,.....	2,000 00	2,000 00
Toledo “.....	10,000 00	10,000 00
Quincy “.....	11,000 00	9,350 00
RAILROAD BONDS:—		
Cincinnati & Indianapolis,.....	10,500 00	9,450 00
Lake Shore & Michigan Southern,.....	5,500 00	5,225 00
Hartford, Providence & Fishkill,.....	5,000 00	5,000 00
RAILROAD STOCK:—		
New York, New Haven & Hartford,.....	12,500 00	17,500 00

BANK STOCKS :—	Par Value.	Market Value.
Shoe & Leather, New York,.....	\$3,300 00	\$4,950 00
Merchants Exchange “	2,000 00	2,000 00
Fourth National “	5,000 00	5,000 00
Continental “	3,800 00	3,344 00
Charter Oak Hartford,.....	5,200 00	6,760 00
American “	10,800 00	15,336 00
Phoenix “	8,500 00	13,600 00
Hartford “	7,000 00	11,200 00
First Nat. “	4,400 00	6,160 00
Ætna “	900 00	1,152 00
Farmers & Mech. “	2,500 00	3,250 00
Conn. Trust & Safety Deposit Co.,.....	8,600 00	8,600 00
Thames National, Norwich.....	10,000 00	13,400 00
Total cost value,.....	\$265,249 91	\$243,500 00
		\$282,677 00

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY

HARTFORD, CONN.

Commenced Business December 15, 1846.

JAMES GOODWIN, *President.*

JACOB L. GREENE, *Secretary.*

Amount of net or ledger assets Dec. 31, 1874,.....\$38,838,267 85

II. INCOME DURING THE YEAR.

Received for premiums without deductions for commissions or other expenses,.....	\$6,734,419 76	
Premium notes, loans or liens taken in part payment for premiums.....	50,824 46	
Premiums paid by surrendered policies,	380,224 33	
Total premium income,.....	\$7,165,468 55	
Received for interest upon mortgage loans,.....	1,766,794 53	
Received for interest upon bonds owned and dividends on stock,.....	289,401 25	
Received for interest on premium notes, loans, or liens,	526,996 10	
Received for interest on other debts due the Co.,.	29,281 83	
Received for rent for use of Company's property,.	40,458 10	
Total income during the year,.....	\$9,818,400 36	
Total,.....		\$48,656,668 21

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions,.....	\$2,509,255 34	
Premium notes, loans or liens used in payment of same,.....	68,851 11	
Paid for matured endowments and additions.	134,491 03	
Premium notes, loans, or liens used in payment of same,.....	9,754 79	
Total amount actually paid for losses and matured endowments,.....	\$2,722,352 27	
Paid for surrendered policies,.....	204,884 89	
Premium notes, loans or liens, used in purchase of surrendered policies, and voided by lapse,.....	355,896 20	
Cash surrender values, applied in payment of pre- miums,	380,224 33	
Cash dividends paid to policy-holders, applied in payment of premiums,.....	2,473,703 54	
Premium notes, loans or liens used in payment of dividends to policy-holders,.....	69,852 54	
Total paid to policy-holders,...	\$6,206,913.77	
Paid for commissions to agents,.....	528,740 55	
Paid for salaries and traveling expenses of mana- gers of agencies, general, special & local agents,	4,610 54	
Paid for medical examiners' fees,.....	19,760 00	
Paid for salaries and other compensation of officers and other office employes,.....	74,765 11	
Paid for State and local taxes in State where or- ganized, \$193,401.10 ; taxes, licenses, fines and fees in other States, \$52,905.73,.....	246,306 83	
Paid for printing, stationery, postage, expressage, exchange, profit and loss, and miscellaneous ex- penses,.....	113,505 88	
Total disbursements during the year,.....	\$7,194,602 68	
Balance Dec. 31, 1875,	\$41,462,065 53	

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Cost value of real estate unencumbered, as per Schedule A.,....	\$1,853,590 13	
Loans on bond and mortgage (first liens),.....	26,936,282 40	
Loans secured by pledge of bonds, stocks or other marketable collaterals, as per Schedule C.,.....	241,353 28	
Premium notes, loans or liens on policies in force, .	6,730,567 50	
Cost value of bonds and stocks owned absolutely, as per Schedule E.	4,538,636 80	
Cash in Company's office,.....	6,684 78	
Cash deposited in banks,.....	1,070,893 79	
Bills receivable,.....	4,876 40	
Agents' ledger balances,.....	79,180 45	
Total net or ledger assets,.....	\$41,462,065 53	

OTHER ASSETS.

Interest due and accrued on bonds and mortgages,.....	\$1,303,327 28
Interest due and accrued on premium notes, loans or liens,.....	313,732 79
Rents due and accrued on Company's property, or lease,.....	2,510 91
Market value of bonds and stocks over cost, as per Schedule E.,	372,698 20
Gross premiums due and unreported on policies in force Dec. 31, 1875,.....	\$9,075 42
Gross def. premiums on policies in force Dec. 31, '75,	51,398 89
Total,	\$60,474 31
Deduct the loading on above gross amount,.....	20,158 10
Net amount of uncollected and deferred premiums,.....	40,316 21
Total assets,.....	\$43,494,650 92

ITEMS NOT ADMITTED.

Agents' Ledger balances,.....	\$79,180 15
Bills receivable,.....	4,876 40
Total,.....	\$84,056 55
Total assets (less items not admitted),	\$43,410,594 37

V. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment, or adjusted and not due,....	\$616,327 00
Claims for death losses and other policy claims re- sisted or under investigation by the Company,....	181,815 00
Total policy claims,.....	\$798,142 00
Net present value of all the outstanding policies in force Dec. 31, 1875, computed according to the Actuaries' or Combined Ex- perience Table of Mortality, with four per cent. interest,....	38,494,045 00
Unpaid dividends of surplus, or other profits due policy-holders,.	197,612 00
Total,	\$39,489,799 00
Surplus on policy-holders' account,.....	3,920,795 37
Total liabilities,.....	\$43,410,594 37

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31, '74,.	\$7,189,793 86
Received during the year,.....	50,824 46
Total,	\$7,240,618 32

Deductions during the year as follows:

Notes, loans or liens used to pay losses and claims,.	\$78,605 90
Notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	355,896 20
Notes, loans or liens used in payment of dividends to policy-holders,	69,852 54
Notes, loans or liens redeemed by maker in cash,.....	5,696 18
Total reduction of premium note account,.....	510,050 82
Balance note assets at the end of the year,.....	\$6,730,567 5

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at end of previous year.

	Number.	Amount.
Whole life policies,.....	55,537	\$162,581,986 00
Endowment policies,.....	8,759	20,604,094 00
Joint-lives and survivorships,.....	1,020	2,180,553 00
Short term and irregular policies,.....	3	19,000 00
	65,319	\$185,385,633 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies,.....	4,611	\$12,371,914 00
Endowment policies,.....	631	1,073,884 00
Joint lives and survivorships,.....	20	6,613 00

Old Policies revived during the year.

	Number.	Amount.
Whole life policies,.....	545	\$1,936,235 00
Endowment policies,.....	145	352,708 00
Joint lives and survivorship,.....	15	36,100 00

Total number and amount,.....	71,286	\$201,163,087 00
Deduct policies ceased to be in force,.....	5,077	16,086,245 00

Total policies in force at the end of the year,.....66,209 \$185,076,842 00

Policies in force at the end of the year, including additions, classified.

	Number.	Amount.
Whole life policies,.....	56,574	\$163,340,210 00
Endowment Policies,.....	8,674	19,756,817 00
Joint-lives and survivorships,.....	958	1,960,815 00
Short term and irregular policies,.....	3	19,000 00

Total policies in force at the end of the year,.....66,209 \$185,076,842 00

Number and amount of policies which have ceased to be in force during the year

	Number.	Amount.
By death,.....	903	\$2,710,871 00
By maturity,.....	49	149,245 00
By surrender,.....	1,878	5,584,691 00
By lapse,.....	1,797	6,142,599 00
By change and old policies decreased,.....	.....	349,714 00
Not taken,.....	450	1,149,125 00

Total terminated,..... 5,077 \$16,086,245 00

VIII. BUSINESS IN CONNECTICUT IN 1875.

	Number.	Amount.
Policies issued during the year,.....	104	\$312,000 00
Policies in force in Connecticut, Dec. 31, 1875,.....	2,842	8,526,000 00
Amount of losses and claims on policies incurred during year,.....		100,025 00
Amount of losses and claims on policies paid during year,.....		88,957 00
Premiums on policies issued and paid for during year,.....		254,133 23

	Par Value.	Market Value.	Amt. Loaned.
Hartford National Bank,.....	\$400 00	\$648 00)	
Mortgage bond, Le Grand Martin,.....	1,200 00	2,400 00)	\$2,500 00
“ Daniel F. Cadmus,....	1,000 00	2,000 00)	
United States 5-20's,.....	1,000 00	1,119 00	1,000 00
Total,.....	\$328,800 00	\$383,444 00	\$241,353 28

Schedule E—Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. AND STATE STOCKS :—		
United States 6's, 1881,.....	\$400,000 00)	\$1,317,250 00
“ “ “.....	700,000 00)	
“ 6's, currency.....	500,000 00	613,750 00
State of Connecticut,.....	600,000 00	660,000 00
“ Tennessee,.....	26,000 00	10,400 00
MUNICIPAL BONDS :—		
City of Toledo, Ohio,.....	20,000 00	19,000 00
“ Terre Haute, Ind.....	29,000 00	25,085 00
“ Fort Wayne, Ind.,.....	100,000 00	75,000 00
“ Jackson, Michigan,.....	110,000 00	99,000 00
“ Evansville, Ind.,.....	50,000 00	42,500 00
“ “ “ Water,.....	300,000 00	255,000 00
“ Louisville, Ky., Sewer,.....	200,000 00	182,500 00
“ “ “ Change of Gauge,....	100,000 00	92,500 00
“ Quincy, Ill.,.....	250,000 00	187,500 00
“ Quincy, Ill., Debt Funding,.....	16,000 00	13,600 00
“ Milwaukee, Wis.....	150,000 00	150,000 00
“ Milwaukee, Wis., Water,.....	500,000 00	475,000 00
“ Kansas City, Mo.,.....	150,000 00	135,000 00
“ St. Louis Chamber of Commerce,.....	435,000 00	435,000 00
RAILROAD BONDS :—		
Hartford and New Haven R. R. Co.,.....	21,000 00	30,450 00
Connecticut River R. R. Co.,.....	5,000 00	6,700 00
BANK STOCKS :—		
First National, Hartford,	13,000 00	18,265 00
City “	10,000 00	11,050 00
Ætna “	2,500 00	3,325 00
Phoenix “	1,500 00	2,460 00
Charter Oak “	1,000 00	1,350 00
State “	1,000 00	1,250 00
Fourth National, New York,.....	20,000 00	18,400 00
Connecticut Trust and Safe Deposit Co., Hart.	30,000 00	30,000 00
Total cost value,.....	\$4,538,636 80	\$4,911,335 00

CONTINENTAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business July, 1864.

JAMES S. PARSONS, *President*.ROBT. E. BEECHER, *Secretary*.

I. CAPITAL.

Capital stock paid up in cash,.....	\$300,000 00
Amount of net or ledger assets Dec. 31, 1874,.....	\$2,737,472 84

II. INCOME DURING THE YEAR.

Received for premiums without deductions for commissions or other expenses,	\$580,599 86
Premium notes, loans or liens taken in payment for premiums,.....	136,318 18
Premiums paid by dividends, \$14,-288 93; by surrendered policies, \$4,532 56,.....	18,821 49
Total,	\$735,739 53
Deduct amount of premiums paid to other companies for re-insurance, on policies, in this company,	3,392 46
Total premium income,.....	\$732,347 07
Received for interest upon mortgage loans,.....	58,166 85
Received for interest upon bonds owned, and dividends on stock,.....	42,522 27
Rec'd for interest on premium notes, loans or liens,	53,136 89
Received as discount on claims paid in advance,.....	603 42
Received for rents for use of Company's property,	7,415 00
Received for profits on bonds, stocks, or gold actually sold,.....	19,200 39
Total income,.....	\$912,391 89
Total,	\$3,650,864 73

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions,.....	\$128,700 03
Premium notes, loans or liens used in payment of the same,.....	9,993 75
Paid matured endowments and additions,	13,900 00
Total amount actually paid for losses and matured endowments,.....	\$152,593 78

Paid for surrendered policies,.....	\$24,881 78	
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse,.....	106,561 29	
Cash surrender values, including re-converted addi- tions, applied in payment of premiums,	4,532 56	
Cash dividends paid policy-holders \$88,468 42, same applied in payment of premiums, \$14,288 93.....	102,757 35	
Premium notes, loans or liens used in payment of di- vidends to policy-holders,.....	26,179 28	
Total paid policy-holders,.....	\$417,506 04	
Paid stockholders for interest and dividends,.....	24,000 00	
Paid for commissions to agents,.....	31,100. 04	
Paid for salaries and traveling expenses of managers of agencies and general, special and local agents,...	15,426 28	
Paid for medical examiners' fees,.....	3,430 50	
Paid for salaries and other compensation of officers and other office employes,.....	21,140 38	
Paid for taxes, revenue stamps, fines and fees,.....	17,047 53	
Cash paid for rent,.....	3,175 00	
Paid for furniture and fixtures and safes for home and agency offices,.....	10,614 19	
Paid for advertising,.....	1,656 85	
Paid for Exchange, \$157 42; Stationery and Print- ing, \$3,564 42; Legal Expenses, \$1,949 79; Charges, \$1,980 41; Postage, \$2,641 83.....	10,293 87	
Total disbursements,.....		\$555,390 68
Balance,		\$3,095,474. 05

IV. ASSETS,

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A,.....	\$207,166 16	
Loans on bond and mortgage (first liens),.....	757,003 04	
Loans secured by pledge of bonds, stocks and other marketable collaterals, as per Schedule C,.....	37,353 92	
Loans made in cash to policy-holders on this compa- ny's policies assigned as collateral,.....	535 00	
Premium notes, loans or liens on policies in force, .	1,180,295 65	
Cost value of bonds and stocks owned absolutely, as per Schedule E,.....	529,752 33	
Cash in Company's office,.....	80,297 11	
Cash deposited in banks,.....	277,421 79	
Deposit in hands of financial agent,.....	15,738 88	
Total net or ledger assets,.....		\$3,085,563 88

OTHER ASSETS.

Interest due and accrued on bonds and mortgage,.....	27,015 70
Interest accrued on bonds and stocks,.....	11,961 62
Interest accrued on collateral loans,.....	2,909 75
Interest due and accrued on premium notes or liens,.....	59,850 72

Market value of bonds and stocks over cost, as per Schedule E.,	22,483 67
Gross premiums due and unreported on policies in force Dec. 31, 1875,.....	\$189,867 22
Gross def. premiums on policies in force Dec. 31, '75,	55,339 61
Total,	\$245,206 83
Deduct the loading on above gross amount,	24,520 68
Net amount of uncollected and deferred premiums,	220,686 15
Total assets,	\$3,430,471 49

ITEMS NOT ADMITTED.

Furnitures, fixtures and safes,	\$9,910 17
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V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of Dec. 1875, computed ac- cording to the Actuaries' or Combined Experience Table of Mortality, with 4 per ct. interest,	\$3,183,683 00
Deduct net value of risks of this company re-insur- ed in other solvent companies,	5.187 00
Net re-insurance reserve,	\$3,178,496 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due,	\$29,841 33
Claims for death losses and other policy claims resist- ed by the Company,	7,592 35
Total policy claims,	37,433 68
Liabilities on policy-holders' account,	\$3,215,929 68
Gross surplus on policy-holders' account,	214,541 81
Total liabilities,	\$3,430,471 49

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31, '74, \$1,189,904 97	
Received during the year,	136,561 18
Total,	\$1,326,466 15
<i>Deductions during the year as follows:</i>	
Notes loans or liens used to pay losses & claims,	\$9,993 75
Notes, loans or liens used in purchase of surrendered policies, and voided by lapse,	106,561 29
Notes, loans or liens used in payment of dividends to policy-holders,	26,179 28
Notes, loans or liens redeemed by maker in cash,	3,193 18
Total reduction of premium note account,	\$145,927 50
Balance note assets at end of the year,	\$1,180,538 65

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at end of previous year.

	Number.	Amount.
Whole life policies,.....	7,155	\$12,255,938 00
Endowment policies,	3,575	3,742,720 00
All other policies,.....	90	333,500 00
Total number and amount,.....	10,820	\$16,332,158 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies,	895	\$1,780,028 00
Endowment policies,.....	170	273,085 00
All other policies,.....	114	234,000 00

Old Policies revived during the year.

	Number.	Amount.
Whole life policies,.....	360	\$208,176 00
Endowment policies,.....	228	129,700 00

Total number and amount,	12,587	\$18,957,147 00
Total number and amount terminated,.....	1,514	3,782,000 00

Total policies in force at the end of the year,.....	11,073	\$15,175,147 00
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Number and amount of policies which have ceased to be in force during the year:

	Number.	Amount.
By death,.....	114	\$154,998 00
By expiry,.....	5	14,500 00
By surrender,.....	236	295,205 00
By lapse,.....	874	1,873,600 00
By change and decrease,.....		909,790 00
Not taken,.....	285	533,907 00

Total terminated,.....	1,514	3,782,000 00
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Policies Re-insured during the year.

Policies re-insured,.....		\$87,000 00
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VIII. BUSINESS IN CONNECTICUT IN 1875.

	Number.	Amount.
Policies in force in Connecticut,.....	2,010	\$2,886,600 00
Policies issued during the year,.....	167	172,123 00

Total,.....	2,177	\$3,058,723 00
Deduct number and amount ceased to be in force,.....	383	529,911 00

Total number and amount in force Dec. 31, 1875, .	1,794	\$2,528,812 00
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	Number.	Amount.
Amount of losses and claims on policies unpaid Dec. 31, '75	6	\$13,800 00
Amount of losses and claims on policies incurred during year,	33	48,283 33

Total,....	39	62,083 33
Amt. of losses and claims on policies paid during the year,.	32	57,650 00
Premiums collected,.....		148,069 15

Schedule A—Real Estate owned by the Company.

Real Estate in Chicago and vicinity, Ill.,.....	\$179,433 50
“ “ Hartford, Connecticut,.....	5,100 00
“ “ Kansas City, Mo.,.....	22,632 66
Total,.....	\$207,166 16

Schedule C—Loans on Collaterals.

	Par Value.	Market Value.	Amount Loaned.
Orient Fire Insurance Co., stock,.....	\$3,000 00	\$3,750 00	\$1,500 00
Phoenix “ “	5,000 00	10,000 00	634 00
Steam Boiler,.....	2,500 00	4,000 00	3,050 00
Adams Nickel Plating Co.,.....	3,900 00	3,900 00	3,300 00
Phoenix National Bank, New York,.....	500 00	500 00	
Ætna Insurance Co.,.....	400 00	800 00	400 00
Adams Nickel Plating Co.,.....	3,000 00	3,000 00	1,500 00
First National Bank, Kansas City,.....	10,000 00	10,000 00	5,000 00
Mortgage bonds, 10 per cent.....	2,000 00	2,000 00	1,500 00
Adams Nickel Plating Co.,.....	7,000 00	7,000 00	2,500 00
Mortg. note assigned to Co.,.....	4,666 00	4,666 00	3,500 00
National Bank of Commerce,.....	1,000 00	1,000 00	1,000 00
Mortg. notes C. P. Luse assign to Co.,	10,600 00	10,600 00	8,000 00
Mo. and Cincinnati R. R., bonds,.....	1,000 00	950 00	219 92
Union Manufg. Co., stock,.....	3,600 00	3,600 00	2,500 00
Security Co.,.....	2,500 00	2,500 00	2,000 00
Orient Fire Insurance Co.,.....	1,000 00	1,250 00	750 00
Total,	\$61,666 00	\$69,566 00	\$37,353 92

Schedule E—Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. STOCKS :—		
United States 5's, registered,.....	\$215,000 00	\$250,905 00
MUNICIPAL BONDS :—		
Hartford City,.....	11,500 00	11,845 00
Middletown Water,.....	7,400 00	7,252 00
Maconpi Co.,.....	10,000 00	5,000 00
Leavenworth Co.,.....	10,000 00	8,500 00
Indianapolis City,	10,000 00	9,500 00
Quincy “	10,000 00	9,000 00
Jefferson “	10,000 00	9,000 00
Terre Haute City,.....	10,000 00	9,250 00
Fort Wayne, City,.....	10,000 00	9,000 00
RAILROAD BONDS :—		
Ind. and Cincinnati,.....	10,000 00	9,000 00
Mid. Unionville and W. G.,.....	14,000 00	11,200 00
RAILROAD STOCK :—		
N. Y., N. H. and Hartford,.....	3,800 00	5,700 00

	Par Value.	Market Value.
BANK STOCKS :—		
Charter Oak National,.....	\$10,000 00	\$14,000 00
American “	20,000 00	30,000 00
Hartford “	10,000 00	16,100 00
Phoenix “	12,800 00	20,736 00
Far. & Mechs. “	40,500 00	54,575 00
Exchange “	10,000 00	12,500 00
First “	6,400 00	9,152 00
Ætna “	9,400 00	12,596 00
Connecticut Trust and Safe Deposit Co.,.....	7,500 00	7,425 00
MISCELLANEOUS :—		
Utica Cement Co., mortg. bonds,.....	20,000 00	20,000 00
Total cost value,.....	\$529,752 33	\$478,300 00
		\$552,236 00

HARTFORD ACCIDENT INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business July 1874.

WM. A. HEALY, *President.*

L. H. BRAINARD, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash,.....	\$200,000 00
Amount of net or ledger assets Dec. 31, 1874,.....	\$188,122 18

II. INCOME DURING THE YEAR.

Received for premiums without deductions for commissions or other expenses,.....	\$54,972 58	
Deduct amount paid to other companies for re-insurance on policies in this company,	1,330 49	
Total premium income,.....	\$53,642 09	
Received for interest upon mortgage loans,.....	7,081 30	
Received for interest upon bonds owned and dividends on stock,.....	4,048 79	
Received for interest on other debts due the Co.,	1,078 22	
Received from other companies for assuming or re-insuring their risks,.....	300 00	
Received from stockholders to repair capital,.....	39,593 20	
Total income during the year,.....		\$105,743 60
Total,.....		\$293,865 78

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions,.....	\$12,453 58	
Paid for surrendered policies,.....	268 26	
Total paid policy-holders,.....	\$12,721 84	
Paid for commissions to agents,.....	13,840 79	
Paid for salaries and traveling expenses of managers of agencies, general, special & local agents, .	8,131 05	
Paid for medical examiners' fees,.....	447 25	
Paid for salaries and other compensation of officers and other office employes,.....	12,170 09	
Paid for State and local taxes in State where organized, \$40 00; taxes, licenses, fines and fees in other States, \$2,550 68.....	2,590 68	
Paid for rent, less \$238 50 ;.....	3,503 98	
Paid for furniture and fixtures and safes for home and agency offices,.....	402 37	
Paid for advertising,.....	5,728 99	
Paid for Exchange and Postage, \$1,850 25 ; Expenses, \$1,048 89 ; Freight and Express, \$1,068 03 ; Books, Blanks and Stationery, \$851 56 ; Agency Expenses, \$801 70 ; Agency Supplies, \$14,148 21 ; Profit and Loss, \$81 04.....	19,850 66	
Total disbursements during the year,.....		\$79,387 70
Balance Dec. 31, 1875,		\$214,478 08

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Loans on bond and mortgage (first liens),.....	\$96,000 00	
Loans secured by pledge of bonds, stocks or other marketable collaterals, as per Schedule C,.....	19,730 04	
Cost value of bonds and stocks owned absolutely, as per Schedule E,.....	57,741 00	
Cash in Company's office,.....	350 79	
Cash deposited in banks,.....	39,176 29	
Agents' ledger balances,.....	806 76	
Non-resident tax,.....	673 20	
Total net or ledger assets,.....		\$214,478 08

OTHER ASSETS.

Interest accrued on bonds and mortgages,.....	\$1,795 22	
Interest accrued on bonds and stocks,.....	291 65	
Interest accrued on collateral loans,.....	152 23	
Interest accrued on daily balances in bank,.....	180 01	
Market value of bonds and stocks over cost, as per Schedule E, .	1,819 00	
Gross premiums due and unreported on policies in force Dec. 31, 1875,.....	\$3,198 91	
Deduct the loading on above gross amount,.....	1,394 62	
Net amount of uncollected and deferred premiums,.....	1,804 29	
Cash in hands of agents and in course of transmission,.....	2,069 24	
Total assets,.....		\$222,589 72

ITEMS NOT ADMITTED.

Cash in the hands of agents,.....	\$2,069 24
Agent's balances,.....	806 76
Total,.....	\$2,876 00
Total assets (less items not admitted),	\$219,713 72

V. LIABILITIES.

Net present value of all the outstanding policies in force Dec. 31, 1875, computed according to the Company's own Table of Mortality, being fifty per cent. of unearned premiums,.....	\$11,123 85
Deduct net value of risks of this Company re-insured in other solvent Companies,.....	250 00
Net re-insurance reserve,.....	\$10,873 85
Claims for death losses, and matured endowments in process of adjustment, or adjusted and not due,	\$5,000 00
Total policy claims,.....	5,000 00
Amount due on account of Salaries, Rents and Office Expenses,...	1,000 00
Liabilities on policy-holders' account,.....	\$16,873 85
Gross surplus on policy-holders' account,.....	202,839 87
Total liabilities,.....	\$219,713 72

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at end of previous year.

	Number.	Amount.
Accident policies,.....	824	\$2,437,000 00

New Policies issued during the year.

	Number.	Amount.
Accident Policies,.....	3,153	\$8,344,800 00
Total number and amount,.....	3,977	\$10,781,800 00

Number and amount of policies which have ceased to be in force during the year.

	Number.	Amount.
By death,.....	3	\$15,000 00
By expiry,.....	1,133	3,417,800 00
By surrender,.....	56	157,000 00
Total terminated,.....	1,192	\$3,589,800 00
Net Nos. and amounts in force at end of the year,...	2,785	\$7,192,000 00

VIII. BUSINESS IN CONNECTICUT IN 1875.

	Number.	Amount.
Amo't of losses and claims on policies incurred during year	4	\$165 00
Amount of losses and claims on policies paid during year,.	4	165 00
Premiums collected,.....		\$2,625, 91

Schedule C—Loans on Collaterals.

	Par Value.	Market Value.	Amt. Loaned
United States Coupon 1881,.....	\$2,000 00	\$2,450 00	\$1,925 00
Holyoke Water Power Co.,.....	5,000 00	10,500 00)	16,000 00
Willimantic Linen Co.,.....	5,000 00	15,000 00)	
Hartford Trust Co.,.....	2,000 00	2,100 00	1,805 04
Total,.....	\$14,000 00	\$30,050 00	\$19,730 04

Schedule E—Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
STATE STOCKS:—		
Connecticut Coupon 6 per c.,.....	\$600 00	\$660 00
Connecticut Registered 6 per c.,.....	4,000 00	4,400 00
MUNICIPAL BONDS:—		
New York City 7 per c.,.....	50,000 00	54,500 00
Total cost value,.....	\$57,741 00	\$59,560 00

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY.

HARTFORD, CONN.

Commenced Business April, 1867.

ERASTUS H. CROSBY, *Vice President.*STEPHEN BALL, *Secretary.***I. CAPITAL.**

Capital stock paid up in cash,.....	\$300,000 00	
Amount of net or ledger assets December 31, 1874,.....		\$808,365 56

II. INCOME DURING THE YEAR.

Received for premiums without de- ductions for commissions or other expenses,.....	\$109,963 22	
Deduct amount paid to other compa- nies for re-insurance on policies in this company,.....	3,438 62	
Total premium income,.....	\$106,524 60	
Received for interest upon mortgage loans,.....	51,146 14	
Received for interest upon bonds owned and divi- dends on stock,.....	3,052 92	
Received for interest on other debts due the Co.,	7,527 63	
Received as discount on claims paid in advance,...	51 17	
Total income during the year,.....		\$168,302 46
Total,.....		\$976,668 02

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions,.....	\$29,131 48	
Paid for surrendered policies,.....	2,552 44	
Cash dividends paid to policy-holders,.....	5,420 22	
Total paid policy-holders,.....	\$37,104.14	
Paid stockholders for interest or dividends,.....	15,000 00	
Paid for commissions to agents,.....	8,540 32	
Paid for salaries and traveling expenses of managers of agencies, general, special and local agents,.....	11,508 08	
Paid for medical examiners' fees,.....	533 00	
Paid for salaries and other compensation of officers and other office employes,.....	6,099 92	
Paid for taxes, revenue stamps, fines and fees,.....	1,308 72	
Paid for rent,.....	1,766 04	
Paid for advertising,.....	987 55	
Paid for printing, stationery, postage and exchange, office expenses and legal expenses,.....	4,594 73	
Total disbursements,.....		\$87,442 50
Balance,		\$889,225 52

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A,.....	\$3,093 68	
Loans on bonds and mortgage (first liens),.....	730,719 82	
Loans secured by pledge of bonds, stock or other marketable collaterals, as per Schedule C,.....	23,500 00	
Loans in cash to policy-holders on policies of this Company assigned as collateral,.....	3,200 00	
Cost value of bonds and stocks owned absolutely, as per Schedule E,.....	53,610 77	
Cash in Company's office,.....	23 82	
Cash deposited in banks,.....	41,399 89	
Agents' ledger balances,.....	21,947 74	
Fixtures and furniture,.....	11,560 43	
Taxes due from non-resident stockholders,.....	169 37	
Total net or ledger assets,.....		\$889,225 52

OTHER ASSETS.

Interest due and accrued on bonds and stocks,.....	30,947 85	
Market value of bonds and stocks over cost, as per Schedule E,...	1,011 73	
Gross premiums due and unreported on policies in force Dec. 31, 1875,.....	\$13,656 31	
Gross def. premiums on policies in force Dec. 31, 1875,	11,989 87	
Total,	\$25,646 18	
Deduct the loading on above gross amount,.....	2,564 62	
Net amount of uncollected and deferred premiums,.....	23,081 56	
Total assets,.....		\$944,266 66

ITEMS NOT ADMITTED.

Furniture, fixtures and safes,.....	\$11,560 43
Agents' balances,.....	21,947 74
Total,.....	\$33,508 17
Total assets,.....	\$910,758 49

V. LIABILITIES.

Net present value of all the outstanding policies in force Dec. 31st, 1875, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. interest,.....	\$593,411 00
Deduct net value of risks of this Company re-insured in other solvent Companies,.....	2,594 00
Net re-insurance reserve,.....	\$590,817 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due,.....	6,806 90
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders,.....	900 00
Liabilities on policy-holders' account,.....	\$598,523 90
Gross surplus on policy-holders' account,.....	312,234 59
Total liabilities,.....	\$910,758 49

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at end of previous year

	Number.	Amount.
Whole life policies,.....	1,966	\$3,284,875 00
Endowment policies,.....	123	146,940 00
All other policies,.....	540	1,011,077 00
Reversionary additions,.....		6,450 16
	2,629	\$4,449,342 16

New Policies issued during the year.

	Number.	Amount.
Whole life policies,.....	244	\$261,098 00
Endowment policies,.....	15	12,675 00

Old Policies revived during the year.

	Number.	Amount.
Whole life policies,.....	1	\$1,000 00

Old Policies increased during the year.

	Number.	Amount.
Whole life policies,.....	21	\$42,000 00
Endowment policies,.....	2	3,000 00
All other policies,.....	167	315,500 00
Reversionary additions,.....		922 56

Total number and amount,.....	3,079	\$5,085,537 72
Deduct policies ceased to be in force,.....	342	764,109 01
Total policies in force at the end of the year,.....	2,737	\$4,321,428 71

Number and amount of policies which have ceased to be in force during the year.

	Number.	Amount.
By death,	14	\$20,465 00
By expiry,	109	204,827 00
By surrender,	157	378,353 40
By lapse,	39	96,200 00
By change and decrease, .....	.....	24,038 61
Not taken,	23	40,225 00
Total terminated,	342	\$764,109 01

Policies Re-insured during the year.

	Number.	Amount.
Whole life policies,	3	\$10,543 00
All other policies,	37	155,250 00
Total re-insured,	40	\$165,793 00

VIII. BUSINESS IN CONNECTICUT.

	Number.	Amount.
Policies issued during the year,	36	\$26,659 00
Total number and amount in force Dec. 31, 1875, ..	363	574,700 00

	Number.	Amount.
Amt. of losses and claims on policies unpaid Dec. 31, '74.,	2	\$7,000 00
Amt. of losses and claims on policies incurred during year	3	2,663 00
Total,	5	\$9,663 00
Amt. of losses and claims on policies paid during year,	4	9,201 00
Premiums collected in cash,		\$15,799 55

Schedule A—Real Estate owned by the Company.

Real estate in Cumberland County, Ill.,\$3,093 68

Schedule C—Loans on Collaterals.

	Par Value.	Market Value.	Amt. Loaned.
Lewis Co., Mo., bond, to Q. M. & P.R.R.,	\$500 00	\$500 00	\$13,500 00
Algona, Kossuth Co., school bonds,	1,000 00	1,000 00	
Mort. bond on prop. in Ware Co., Iowa, ..	600 00	600 00	
“ “ Story “ ..	400 00	400 00	
“ “ Jasper “ ..	1,000 00	1,000 00	
Hart. Steam Boiler Inspection & Ins. Co.,	1,600 00	2,600 00	10,000 00
American Publishing Co.,	2,100 00	3,360 00	
Hartford Pump Co.,	1,000 00	400 00	
St. Louis & South Eastern Railway Co., ...	10,000 00	4,000 00	
Trust deed & bond on prop. in Lee Co., Ill.	5,500 00	5,500 00	
“ “ “ “ “ “	1,500 00	1,500 00	10,000 00
“ “ “ Stark “	2,000 00	2,000 00	
“ “ “ Shelby “	1,000 00	1,000 00	
Total,	\$28,200 00	\$23,860 00	\$23,500 00

Schedule E—*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
U. S. STOCKS :—		
United States 5-20's 1867, coupon,.....	\$3,500 00	\$4,322 50
MUNICIPAL BONDS :—		
Jefferson County, Ill.,.....	16,000 00	16,000 00
BANK STOCKS :—		
First National Bank, Hartford,.....	20,000 00	28,300 00
Home National Bank, West Meriden,.....	5,000 00	6,000 00
Total cost value,.....	\$58,610 77	\$44,500 00
		\$54,622 50

PHENIX MUTUAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

Commenced Business 1851.

AARON C. GOODMAN, *President.*JOHN M. HOLCOMBE, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash, (May 1, 1876,)....	\$100,000
Amount of net or ledger assets December 31, 1874,...	\$9,402,818 05

II. INCOME DURING THE YEAR.

Received for premiums without de- ductions for commissions or other expenses,.....	\$2,366,821 30
Premiums notes, loans or liens taken in part payment for premiums,....	254,569 00
Total,.....	\$2,621,390 30
Deduct amount paid to other compa- nies for re-insurance on policies in this company,.....	1,320 45
Total premium income,.....	\$2,620,069 85
Received for interest upon mortgage loans,.....	381,936 58
Received for interest upon bonds owned and divi- dends on stocks,.....	44,544 48
Received for interest on premium notes, loans, or liens,.....	251,814 94
Total income during the year,.....	\$3,298,365 85
Total,.....	\$12,700,683 90

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions,.....	\$812,637 99	
Premium notes, loans or liens used in payment of the same,.....	49,272 94	
Paid for matured endowments and ad- ditions,.....	24,688 31	
Premium notes, loans or liens used in payment of the same,.....	4,311 69	
Total,.....	\$890,910 93	
Deduct amount received from other companies for losses or claims on policies of this company re-insured,.	4,717 54	
Total amount actually paid for losses and matured endowments,.....	\$886,193 39	
Paid for surrendered policies,.....	23,843 41	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse,..	382,766 29	
Cash dividends paid to policy-holders,.....	563,000 79	
Premium notes, loans, or liens used in payment of dividends to policy-holders,.....	78,721 67	
Total paid to policy-holders, \$1,934,525 55,.		
Paid stockholders for interest or dividends,.....	6,000 00	
Paid for commissions to agents,.....	195,607 34	
Paid for salaries and traveling expenses of mana- gers of agencies, general, special & local agents,	89,042 04	
Paid for medical examiners' fees,.....	14,130 39	
Paid for salaries and other compensation of officers and other office employes,.....	43,681 55	
Paid for U. S. taxes and revenue stamps, &c.,.....	63,256 15	
Paid for rent,.....	4,800 00	
Paid for furniture and fixtures and safes for home and agency offices,.....	2,043 89	
Paid for postage and exchange,.....	17,551 03	
Paid for printing, advertising and sundry expense	80,097 39	
Total disbursements during the year,.....	\$2,450,735 33	
Balance Dec. 31, 1875,.....	\$10,249,948 57	
Deduct for errors in statement of net ledger assets Dec. 31, 1874,	258,757 67	
Total,	\$9,991,190 90	

IV. ASSETS.

Real estate unencumbered, as per Schedule A.,. ...	\$60,768 00
Loans on bond and mortgage (first liens),.....	5,488,652 82
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.,.....	53,500 00
Premium notes, loans or liens on policies in force,.	3,363,978 54
Cost value of bonds and stocks owned absolutely, as per Schedule E.,.....	558,078 00

Cash in Company's office, and deposited in bank,	\$323,222 37
Bills receivable, endorsed and otherwise secured,..	58,991 17
Stockholders notes (since called in,).....	84,000 00
Total net or ledger assets,.....	\$9,991,190 90

OTHER ASSETS.

Interest due and accrued on bonds and mortgage,.....	\$134,232 22
Interest due and accrued on bonds and stocks,.....	3,423 00
Interest accrued on collateral loans,.....	450 00
Market value of bonds and stocks over cost, as per Schedule E.,	41,957 00
Gross premiums due and unreported on policies in force Dec. 31, 1875,.....	\$29,299 98
Gross def. premiums on policies in force Dec. 31, '75,	102,536 05
Total,.....	\$131,836 03
Deduct the loading on above gross amount,.....	19,775 40

Net amount of uncollected and deferred premiums,.....	112,060 63
Furniture, fixtures, and safes at $\frac{1}{3}$ cost,.....	9,606 58
Total assets,.....	\$10,292,920 33

ITEMS NOT ADMITTED.

Furnitures, fixtures, and safes,.....	\$9,606 58
Bills receivable,.....	58,991 17
Total,	\$68,597 75
Total, (less items not admitted).....	\$10,224,322 58

V. LIABILITIES.

Net present value of all the outstanding policies in force Dec. 31, 1875, computed according to the Actuaries' or Combined Experience Table of Mor- tality, with four per cent. interest,.....	\$9,979,375 00
Deduct net value of risks of this Company re-in- sured in other solvent Companies,.....	5,582 00
Net re-insurance reserve,.....	\$9,973,793 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due,....	\$193,850 00
Claims for death losses and other policy claims re- sisted by the company,.....	52,000 00
Total policy claims,.....	\$245,850 00
Liabilities on policy-holders' account,.....	\$10,219,643 00
Surplus on policy-holders' account,.....	4,679 58
Total liabilities,.....	\$10,224,322 58

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31, '74,...	\$3,639,330 00
Received during the year,.....	254,569 00
Total,	\$3,893,899 00

Deductions during the year as follows:

Notes, loans or liens used to pay losses and claims,.	\$53,584 63	
Notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	382,766 29	
Notes, loans or liens used in payment of dividends to policy-holders,.....	78,721 67	
Notes, loans or liens redeemed by maker in cash,.....	14,847 87	
Total reduction of premium note account,.....		529,920 46
Balance note assets at the end of the year,.....		\$3,363,978 54

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at end of previous year.

	Number.	Amount.
Whole life policies,.....	24,821	\$56,758,678 00
Endowment policies,.....	8,593	12,359,147 00
All other policies,.....	4	4,000 00
Reversionary addition,.....		89,280 00
	33,418	\$69,211,105 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies,.....	3,535	\$5,900,821 00
Endowment policies,.....	1,270	1,213,306 00

Old Policies revived during the year.

	Number.	Amount.
Whole life policies,.....	140	\$371,690 00
Endowment policies,.....	158	296,300 00

Old Policies increased during the year.

	Number.	Amount.
Whole life policies,.....		4,500 00
Endowment policies,.....		1,250 00

Addition by dividends.

Amount,.....		13,846 00
Total ,.....	38,521	\$77,012,818 00
Deduct policies ceased to be in force,.....	8,240	16,765,632 00
	30,281	\$60,247,186 00

Policies in force at the end of the year, including additions, classified.

	Number.	Amount.
Whole life policies,.....	22,567	\$49,673,668 00
Endowment policies,.....	7,710	10,466,392 00
All other policies,.....	4	4,000 00
Reversionary additions,.....		103,126 00
Total policies in force at the end of the year,.....	30,281	\$60,247,186 00

Policies Re-insured during the year

	Number.	Amount.
Whole life policies,.....	3	\$20,000 00
All other policies,.....	1	5,000 00
Total re-insured,.....	4	\$25,000 00

Number and amount of policies which have ceased to be in force during the year

	Number.	Amount.
By death.....	370	\$894,993 00
By Expiry,.....	17	29,000 00
By surrender,.....	143	266,361 00
By lapse,.....	4,857	9,551,966 00
By change and old policies decreased,.....	1,497	3,777,100 00
Not taken,.....	1,356	2,246,212 00
Total terminated,.....	8,240	\$16,765,632 00

VIII. BUSINESS IN CONNECTICUT IN 1875.

	Number.	Amount.
Policies in force in Connecticut, Dec. 31, 1874,.....	3,513	\$5,590,686 00
Policies issued during the year,.....	445	558,136 00
Total,	3,958	\$6,148,822 00
Deduct number and amount ceased to be in force,.....	802	1,482,284 00
Total,.....	3,156	\$4,666,538 00
	Number.	Amount.
Am't. of losses and claims on policies unpaid Dec. 31, '74	6	\$11,700 00
Am't. of losses and claims on policies incurred during year,	29	62,565 00
Total,	35	74,265 00
Amount of losses and claims on policies paid during year, .	29	59,765 00
Premiums collected in cash, \$210,464.43 ;	notes, \$9,173	\$219,637.43

Schedule A—Real Estate owned by the Company.

Real Estate in Chicago, Ill.,.....	\$7,337 00
“ “ Sullivan County, Ind.,....	4,000 00
“ “ Centreton, Ind.,.....	3,375 00
“ “ Graysville, Ind.,.....	1,856 00
“ “ Fort Howard, Wis.,.....	16,500 00
“ “ Belleview, Wis.,.....	9,000 00
“ “ Far Haven, Vt.,.....	2,000 00
“ “ Essex, Vt.,.....	2,000 00
“ “ Quincy, Ill.,.....	3,500 00
“ “ Green Bay, Wis.,.....	11,200 00
Total,	\$60,768 00

Schedule C—Loans on Collaterals.

	Par Value.	Market Value.	Am't Loaned.
Note of Quincy, Pacific & Missouri R. R. guaranteed by C. H. Bull and others. and secured by bonds of said R. R. Co.	\$50,000 00	\$35,000 00	\$35,000 00
Willimantic Linen Co ,.....	17,200 00	51,600 00	10,000 00
Chicago National Bank stock, .	10,200 00	11,322 00	8,500 00
Total,.....	\$77,400 00	\$97,922 00	\$53,500 00

Schedule C—Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. AND STATE STOCKS :—		
United States 6's, 1881, registered,.....	\$160,000 00	\$192,000 00
" " coupon,.....	15,000 00	18,300 00
" 5-20's, 1868, registered,.....	70,000 00	84,000 00
Tennessee State, 6's,.....	26,000 00	11,700 00
MUNICIPAL BONDS :—		
Valley Falls Township, 7 per cent.....	23,000 00	14,835 00
Mattoon City, 10 per cent.,.....	36,000 00	36,000 00
RAILROAD BONDS :—		
Indiana Central, 10 per cent.,.....	8,000 00	8,000 00
Trustee certificates Southern Minnesota,.....	50,000 00	10,000 00
BANK STOCKS :—		
Charter Oak National, Hartford,.....	20,000 00	26,200 00
First " " 	20,000 00	28,000 00
Ætna " " 	3,500 00	4,550 00
Mercantile " " 	10,000 00	13,000 00
American " " 	20,000 00	30,000 00
Far. & Mchs. " " 	7,000 00	9,170 00
Phoenix " " 	20,000 00	32,000 00
First National Massilon, Ohio,.....	10,000 00	13,000 00
Toledo National, Toledo, Ohio,.....	25,000 00	25,000 00
United States Trust Co., Hartford Conn.,	5,000 00	5,090 00
MISCELLANEOUS :—		
Hartford City Gas Light Co.,.....	7,100 00	12,780 00
Security Company, Hartford, Conn.,.....	10,000 00	9,500 00
Benton Harbor & St. Joseph School,.....	17,000 00	17,000 00
Total cost value,.....	\$558,078 00	\$562,600 00
		\$600,035 00

RAILWAY PASSENGERS ASSURANCE COMPANY,

HARTFORD. CONN.

Commenced Business February, 1866.

JAMES G. BATTERSON, *President.*CHARLES E. WILLARD, *Secretary.***I. CAPITAL.**

Capital stock paid up in cash,.....	\$300,000 00	
Amount of net or ledger assets Dec. 31, 1874,.....		\$451,598 18

II. INCOME DURING THE YEAR.

Received for premiums without deductions for commissions or other expenses,.....	\$86,517 37
Received for interest upon mortgage loans,.....	8,219 97

Received for interest upon bonds owned, and dividends on stock,.....	\$25,754 25	
Received for sale of old safes,.....	1,250 00	
		<hr/>
Total income,.....		\$121,741 59
Total,		<hr/> \$578,339 77

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions,.....	\$7,016 93	
Total paid policy-holders,.....	\$7,016 93	
Paid stockholders for interest or dividends,.....	30,000 00	
Paid for commissions to agents,.....	26,433 00	
Paid for traveling expenses,.....	3,249 75	
Paid for medical examiners' fees, and loss expenses,	3,136 36	
Paid for salaries and other compensation of officers and other employes,.....	17,072 30	
Paid for State and local taxes in State where organized, \$60.00; Taxes, licenses, and fees in other States, \$5,555.72;.....	5,615 72	
Cash paid for rent,.....	2,500 00	
Paid for furniture and fixtures and safes for home and agency offices,.....	50 00	
Paid for advertising,.....	3,688 55	
Tickets and equipment, \$4,271.57; Agency and office expenses, \$1,553.95: Freight and express, \$1,452.60; Exchange and Postage, \$2,711.22; Books, blanks and stationery, \$684.27.....	10,673 61	
		<hr/>
Total disbursements,.....		\$109,436 22
Balance,		<hr/> \$463,903 55

IV. ASSETS,

AS PER LEDGER ACCOUNTS.

Loans on bond and mortgage (first liens),.....	76,000 00	
Loans secured by pledge of bonds, stocks and other marketable collaterals, as per Schedule C,.....	1,301 00	
Cost value of bonds and stocks owned absolutely, as per Schedule E,.....	369,093 13	
Cash in Company's office,.....	387 61	
Cash deposited in banks,.....	17,121 81	
		<hr/>
Total net or ledger assets,.....		\$463,903 55

OTHER ASSETS.

Interest accrued on bonds and mortgage,.....	1,158 31	
Market value of bonds and stocks over cost, as per Schedule E.,	12,000 37	
		<hr/>
Total assets,.....		\$477,062 23

V. LIABILITIES.

Net re-insurance reserve,.....	\$15,000 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due,....	\$12,000 00
Claims for death losses and other policy claims resist- ed by the Company,.....	14,000 00
Total policy claims,.....	26,000 00
Amount due on account of salaries, rents, and office expenses,....	210 00
Amount of any other liability of the company,.....	90 00
Liabilities on policy-holders' account,.....	\$41,300 00
Gross surplus on policy-holders' account,.....	435,762 23
Total liabilities,.....	\$477,062 23

VII. EXHIBIT OF POLICIES.

New Policies issued during the year.

	Number.	Amount.
New policies, short term, (estimated).....	187,065	\$561,195,000 00
Net Nos. and amount in force at the end of the year,.....	1,415	\$4,245,000 00

VIII. BUSINESS IN CONNECTICUT IN 1875.

Premiums collected, cash,.....	\$1,134 30
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Schedule C—Loans on Collaterals.

	Par Value.	Market Value.	Amt. Loaned.
Railway Passengers Assurance Co.,.....	\$130,100 00	\$130,100 00	\$1,301 00

[This is where a tax on the stock of non-residents was paid by the Company, and the stock is held as security under a law of the state.]

Schedule E—Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. AND STATE STOCKS :—		
United States registered 6's, 1881,.....	\$50,000 00	\$59,625 00
“ 5-20's, 1867,.....	11,500 00	14,087 50
“ 5-20's, 1865,.....	3,000 00	3,465 00
Connecticut registered, bonds,.....	50,000 00	54,000 00
“ 6 per cent. coupon,.....	2,500 00	2,700 00
MUNICIPAL BONDS :—		
Hartford City,.....	11,000 00	11,000 00
Springfield City, Ill.,.....	2,000 00	2,000 00
Chicago Water Loan,.....	10,000 00	10,300 00
J. C. & C. E. Geisendorff,.....	10,000 00	10,000 00
RAILROAD BONDS :—		
Southern Minnesota,	10,000 00	7,000 00
North Missouri,.....	10,000 00	9,200 00
Mil. & St. Paul,.....	10,000 00	9,400 00
Lake Shore,.....	1,000 00	1,000 00
Dub. & Sioux City,.....	10,000 00	10,800 00
Hart., Prov. & Fishkill,.....	5,000 00	5,000 00

	Par Value.	Market Value.
RAILROAD STOCK :—		
L. S. & M. S.,.....	\$42,000 00	\$25,095 00
N. Y. C. & H. R.,	10,000 00	10,475 00
N. Y., N. H. & H.,.....	25,000 00	36,250 00
C., R. I. & P.,.....	10,000 00	10,500 00
BANK STOCKS :—		
Shoe and Leather National, N. Y.,.....	6,600 00	10,296 00
American Exchange, “	10,000 00	11,600 00
Merchants “	8,000 00	8,320 00
Fourth “	10,000 00	9,700 00
City National, Hartford,.....	20,000 00	22,000 00
Hartford Trust Company,.....	11,300 00	12,430 00
Connecticut Trust Company,.....	15,000 00	14,850 00
Total cost value,.....	\$369,093 13	\$381,093 50

TRAVELERS INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business July 1866.

JAMES G. BATTERSON, *President.*

RODNEY DENNIS, *Secretary.*

LIFE DEPARTMENT.

Amount of net or ledger assets Dec. 31, 1874,..... \$1,930,475 43

II. INCOME DURING THE YEAR.

Received for premiums without deductions for commissions or other expenses,.....	\$536,253 85	
Deduct amount paid to other companies for re-insurance on policies in this company,	7,883 68	
Total premium income,.....	\$528,370 17	
Received for interest upon mortgage loans,.....	140,433 02	
Received for interest upon bonds owned and dividends on stock,.....	26,516 00	
Received for interest on other debts due the Co.,.	4,326 46	
Received as discount on claims paid in advance,.....	451 14	
Received for rents for use of Company's property,.	1,498 97	
Received for profits on bonds, stocks, or gold actually sold,.....	5,818 77	
Total income during the year,.....		\$707,414 53
Total,.....		\$2,637,889 96

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions,.....	\$162,570 62	
Deduct amount received from other companies for losses or claims on policies of this company re-insured, .	8,000 00	
Total amount actually paid for losses and ma- tured endowments,.....	\$154,570 62	
Paid to annuitants,.....	1,150 00	
Paid for surrendered policies,.....	26,274 03	
Total paid policy-holders,.....	\$181,994 65	
Paid for commissions to agents,.....	53,579 22	
Paid for salaries and traveling expenses of mana- gers of agencies, general, special & local agents, ...	18,749 80	
Paid for medical examiners' fees,.....	10,718 54	
Paid for salaries and other compensation of officers and other office employes,.....	13,642 66	
Paid for taxes, licenses, fines, and fees in other States	3,634 66	
Paid for rent,.....	404 14	
Paid for advertising,.....	19,719 82	
Paid for Books, Blanks and Stationery, \$3,604 85 ; Express charges, \$53 17 ; Expenses, \$4,983 35 ; Exchange, \$598 52 ; Stamps, \$1,581 55 ; Loss Ex- penses, \$2,087,47 ; Profit and Loss, \$7,208 23 ;...	20,117 14	
Total disbursements during the year,.....	\$322,560 63	
Balance Dec. 31, 1875,	\$2,315,329 33	

IV. ASSETS,

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A,.....	\$87,688 21	
Loans on bond and mortgage (first liens),.....	1,784,977 50	
Cost value of bonds and stocks owned absolutely, as per Schedule E.,.....	366,205 13	
Cash in Company's office,.....	589 83	
Cash deposited in banks,.....	75,868 66	
Total net or ledger assets,.....	\$2,315,329 33	

OTHER ASSETS.

Interest due and accrued on bonds and mortgages,.....	\$69,791 35	
Market value of bonds and stocks over cost, as per Schedule E.,.	12,669 87	
Gross premiums due and unreported on policies in force Dec. 31, 1875,.....	\$92,391 37	
Gross def. premiums on policies in force Dec. 31,'75,	63,124 87	
Total,	\$155,516 24	
Deduct the loading on above gross amount,.....	18,661 94	
Net amount of uncollected and deferred premiums,.....	136,854 30	
Total assets,.....	\$2,534,644 85	

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of Dec. 1875, computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per ct. interest,.....			\$2,260,165 00
Deduct net value of risks of this company re-insured in other solvent companies,.....			19,253 00
Net re-insurance reserve,.....			\$2,240,912 00
Total policy claims,.....			53,025 00
Liabilities on policy-holders' account,.....			\$2,293,937 00
Gross surplus on policy-holders' account,			240,707 85
Total liabilities,.....			\$2,534,644 85

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at end of previous year.

	Number.	Amount.
Whole life policies,	7827	\$15,014,405 00
Endowment policies,.....	1,913	2,701,308 00
All other policies,.....	96	256,350 00
Total number and amount,.....	9,836	\$17,972,063 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies,.....	2,265	\$4,431,880 00
Endowment Policies,.....	362	423,783 00
All other policies,.....	23	65,700 00

Old Policies revived during the year.

	Number.	Amount.
Whole life policies,.....	14	\$27,500 00
Endowment policies,.....	3	5,500 00

Total number and amount,	12,503	\$22,926,426 00
Deduct policies ceased to be in force,.....	1,992	3,757,312 00

Total policies in force at the end of the year,.....10,511 \$19,169,114 00

Number and amount of policies which have ceased to be in force during the year:

	Number.	Amount.
By death,.....	80	\$166,564 00
By expiry,.....	18	49,500 00
By surrender,.....	43	45,198 00
By lapse,.....	1,049	2,012,975 00
By change and decrease,.....	290	643,125 00
Not taken,.....	512	839,950 00
Total terminated,.....	1,992	3,757,312 00

Policies Re-insured during the year.

	Number.	Amount.
Whole life policies,.....	52	\$238,930 00
Endowment policies,.....	1	750 00
All other policies,.....	7	32,000 00
Total re-insured,.....	60	271,680 00

VIII. BUSINESS IN CONNECTICUT IN 1875.

	Number.	Amount.
Policies in force in Connecticut,.....	473	\$832,129 00
Policies issued during the year,.....	141	241,141 00
Total,.....	614	\$1,073,270 00
Deduct number and amount ceased to be in force,.....	82	154,114 00
Total number and amount in force Dec. 31, 1875,..	532	\$919,156 00
	Number.	Amount.
Amt. of losses and claims on policies paid during the year,.	8	9,076 42
Premiums collected,		54,507 32

Schedule A—Real Estate owned by the Company.

Real Estate in Hartford, Conn.,.....	\$67,000 00
“ “ La Crosse, Wis.....	9,212 34
“ “ Syracuse, N. Y.....	2,648 90
“ “ St. Louis, Mo.,.....	4,500 00
“ “ Bureau County, Ill.,.....	4,326 97
Total,.....	\$87,688 21

ACCIDENT DEPARTMENT.**I. CAPITAL.**

Capital stock paid up in cash,.....	\$600,000 00
Amount of net or ledger assets Dec. 31, 1874,.....	\$1,016,848 40

II. INCOME DURING THE YEAR.

Received for premiums without deductions for com- missions or other expenses,.....	\$596,979 54
Received for interest upon mortgage loans,.....	16,569 80
Received for interest upon bonds owned and divi- dends on stock,.....	54,827 00
Received for interest on other debts due the Co.,....	1,308 15
Received as discount on claims paid in advance.....	137 46
Received for profits on bonds, stocks, or gold sold,....	2,615 72
Total income during the year,.....	\$672,437 67
Total,.....	\$1,689,286 07

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions,.....	\$188,813 23
Paid stockholders for interest or dividends,.....	66,000 00
Paid for commissions to agents,.....	169,487 69

Paid for salaries and traveling expenses of managers of agencies, general, special & local agents,...	\$51,558 24
Paid for salaries and other compensation of officers and other office employees,.....	31,056 63
Paid for U. S. taxes and revenue stamps, \$7.00 ; Taxes, licenses, fines & fees in other States, \$8,511.27	8,518 27
Paid for rents, less \$651 99, sub-lease,.....	17,977 18
Paid for furniture and fixtures and safes for home and agency offices,.....	897 49
Paid for advertising,.....	25,410 15
Paid for Books, blanks and stationery, \$9.060.19 ; Express charges, \$3,459.76 ; Expense, \$9.075.93 ; Exchange, \$726.95 ; Stamps, \$9,099.99 ; Loss Expenses, \$10,173.13 ; Profit and loss, \$250.28,.....	41,846 23
Total disbursements during the year,.....	\$601,565 11
Balance,	\$1,087,720 96

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Loans on bonds and mortgage (first liens),.....	\$219,900 00
Cost value of bonds and stocks owned absolutely, as per Schedule E.,.....	826,759 62
Cash in Company's office,.....	984 91
Cash deposited in Bank,.....	40,076 43
Total net or ledger assets,.....	\$1,087,720 96

OTHER ASSETS.

Interest due and accrued on bonds and mortgages,.....	8,723 00
Market value of bonds and stocks over cost, as per Schedule E.,..	51,610 38
Total assets,.....	\$1,148,054 34

V. LIABILITIES.

Net present value of all the outstanding policies in force, Dec. 31, 1875, computed according to the Company's own Table of Mortality, with four per cent. interest,.....	\$169,417 45
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due,.....	\$55,500 00
Claims for death losses, and other policy claims resisted by the Company,.....	38,000 00
Total policy claims,.....	93,500 00
Amount due on account of salaries, rents and office expenses,.. ..	5,000 00
Liabilities on policy-holders account,.....	\$267,917 45
Gross surplus on policy-holders' account,.....	880,136 89
Total liabilities,.....	\$1,148,054 34

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at end of previous year.

	Number.	Amount.
Whole life policies,.....	30,324	\$96,294,200 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies,.....	32,857	\$100,224,000 00
Total number and amount,.....	63,181	196,518,200 00
Deduct policies ceased to be in force,.....	33,407	105,781,650 00
Total policies in force at the end of the year,.....	29,774	\$90,736,550 00

Number and amount of policies which have ceased to be in force during the year.

By death,.....	42	\$136,100 00
By expiry,.....	33,365	105,645,550 00
Total terminated,.....	33,407	\$105,781,650 00

VIII. BUSINESS IN CONNECTICUT IN 1875.

Policies in force in Connecticut, Jan. 1, 1875,.....	1,114	\$3,692,750 00
Policies issued during the year,.....	1,145	3,902,000 00
Total,	2,259	7,594,750 00
Deduct number and amount ceased to be in force,.....	1,194	3,965,750 00
Total number and amount in force Dec. 31, 1875,....	1,065	3,629,000 00
Amount of losses and claims on policies unpaid Dec. 31, '75, ..	2	6,000 00
Am't. of losses and claims on policies incurred during year, ..	39	3,946 97
Total,	41	9,946 97
Am't. of losses and claims on policies paid during the year, ..	39	3,946 97
Premiums collected in cash,.....		22,037 49

Schedule E—Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
United States 3's, 1881,.....	\$3,000 00	\$3,690 00
“ 5-20's,.....	304,000 00	370,880 00
Connecticut State,.....	45,000 00	45,450 00
Tennessee State,.....	32,000 00	12,910 00
Virginia State,.....	26,100 00	18,270 00
West Virginia certificates,.....	13,000 00	1,170 00
MUNICIPAL BONDS :—		
Elizabeth City,	10,000 00	9,300 00
Chicago Water Loan,.....	20,000 00	20,600 00
Indianapolis City,.....	10,000 00	9,000 00
RAILROAD BONDS :—		
Michigan Southern & Northern Indiana,.....	10,000 00	10,100 00
Lake Shore and Michigan Southern,.....	1,000 00	1,020 00
Indianapolis and Cincinnati,.....	13,000 00	11,440 00
Chicago and Northwestern,.....	10,000 00	10,000 00
Chicago, Rock Island and Pacific,.....	10,000 00	11,000 00

	Par Value.	Market Value.
Milwaukee and St. Paul,.....	\$10,000 00	\$9,700 00
Keokuk and Des Moines,.....	8,000 00	6,000 00
New York, Providence and Boston,.....	10,000 00	10,000 00
Hartford, Providence and Fishkill,.....	15,000 00	15,150 00
New Jersey Central,.....	3,000 00	3,300 00
RAILROAD STOCKS :—		
Lake Shore and Michigan Southern,.....	14,000 00	8,400 00
New York, New Haven and Hartford,.....	50,000 00	73,500 00
Morris and Essex,.....	10,000 00	10,500 00
New Jersey Central,.....	10,000 00	10,600 00
New York Central and Hudson River,.....	10,000 00	10,400 00
Delaware, Lackawana and Western,.....	10,000 00	12,000 00
BANK STOCKS :—		
Farmers' & Mechanics' National, Hartford,.....	30,000 00	40,500 00
American ".....	21,650 00	32,475 00
City ".....	20,000 00	22,000 00
Phoenix ".....	30,000 00	48,600 00
Mercantile ".....	20,000 00	26,000 00
Hartford ".....	50,000 00	81,000 00
New Britain National, New Britain,.....	10,000 00	13,000 00
Thames National, Norwich,.....	20,000 00	26,000 00
Merchants' Exchange National, New York,.....	8,000 00	8,640 00
Fourth " ".....	15,000 00	14,250 00
Metropolitan " ".....	10,000 00	13,200 00
American Exchange " ".....	10,000 00	11,500 00
Nassau " ".....	10,000 00	10,300 00
National Bank of the Commonwealth, Boston,....	10,000 00	11,300 00
MISCELLANEOUS :		
Railway Passengers Assurance Co., Hartford,.....	156,000 00	156,000 00
Hartford Trust Company ".....	12,500 00	13,750 00
Conn. Trust and Safe Deposit Co., ".....	20,000 00	19,600 00
Security Company, ".....	5,000 00	4,750 00
Total cost value,.....	\$1,192,964 75	\$1,115,250 00
		\$1,257,245 00

CO-OPERATIVE SOCIETIES.

CONNECTICUT MUTUAL BENEFIT COMPANY.

NEW HAVEN, CONN.

Assets January 1st 1875,.....	\$5,618 34
Received in 1875,	
From assessments,.....	93 36
Annual dues,.....	35 00
Total,.....	<u>\$5,746 70</u>

EXPENDED IN 1875.

Paid losses,.....	\$165 30
Paid assessments Expenses,.....	17 20
Paid filing statement,.....	10 00
	<u>\$192 50</u>
Balance,.....	\$5,554 20

ASSETS.

Cash on hand,.....	\$29 20
Bills receivable,.....	2,260 00
Fixtures,.....	409 03
Due from agents,.....	2,855 97
Total,.....	<u>\$5,554 20</u>

LIABILITIES.

Due to agents and others,.....	\$2,151 26
W. F. Burke,.....	51 00
E. E. Cabot,.....	83 00
H. B. Maben,.....	18 00
Jacob Moulter,.....	30 00
Assessments in advance,.....	66 00
	<u>\$2,399 26</u>
Assets over liabilities,.....	<u>\$3,154 94</u>

NUMBER OF CERTIFICATES IN FORCE DECEMBER 31st. 1875

Division 1,.....	18
“ 2,.....	11
“ 3,.....	45
“ A,.....	27
“ B,.....	29
“ C,.....	23
Total,.....	153
This Company takes no more business.	

MUTUAL BENEFIT LIFE COMPANY,

HARTFORD, CONN.

Assets December 31st, 1874,.....	\$6,550 39
Received from certificates,.....	616 60
“ “ assignments,.....	5,580 56
“ “ annual dues,.....	1,709 00
Total,	\$14,456 55
Capital stock not called in,.....	\$87,000 00

EXPENDED IN 1875.

Paid death losses,.....	\$4,396 00
Paid commissions,.....	84 65
Paid rent,.....	600 00
Paid salaries,.....	2,238 87
Paid safe,.....	101 50
Paid sundry expenses,.....	986 49
	<u>\$8,407 51</u>
Balance,	\$6,049 04

ASSETS.

Cash,.....	\$172 55
Due from agents,.....	4,868 64
Bills receivable,.....	731 85
Office furniture,.....	276 00
Total,.....	<u>\$6,049 04</u>

LIABILITIES.

Death loss,...	\$2,043 70	
Assessments in advance,.....	631 00	
Due officers and agents,.....	868 88	3,543 58
Assets over liabilities, January 1st, 1876,.....		<u>\$2,505 46</u>

NUMBER OF CERTIFICATES IN FORCE JAN. 1, 1876.

Division 1,.....	300
“ 3,.....	318
“ 4,.....	201
“ 5,.....	45
“ A,.....	582
“ C,.....	250
“ Police,	331
Total,.....	<u>2,027</u>

LIFE INSURANCE COMPANIES OF OTHER STATES.



ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-
MENTS, SHOWING THEIR CONDITION ON THE
31ST DAY OF DECEMBER, 1875.

AMERICAN POPULAR LIFE INSURANCE COMPANY.

NEW YORK CITY.

Commenced Business June, 1866.

T. S. LAMBERT, *President.*

JAMES CRUIKSHANK, *Secretary.*

Attorney in Connecticut, E. B. GOODSSELL, Bridgeport.

I. CAPITAL.

Capital stock paid up in cash,.....	\$306,700 00	
Amount of net or ledger assets December 31, 1874, ..	\$635,298 37	
Increase of capital during 1875,.....	22,200 00	
Extended at.....	:	\$657,498 37

II. INCOME DURING THE YEAR.

Received for premiums without de- ductions for commissions or other expenses,.....	\$99,840 49	
Premium notes, loans or liens taken in payment for premiums,.....	64,846 50	
Premiums paid by dividends in ad- vance, including reconverted ad- ditions,.....	38,021 71	
Total,	\$202,708 70	
Deduct amount paid to other compa- nies for re-insurance on policies in this company,.....	1,291 39	
Total premium income,.....	\$201,417 31	
Received for interest upon mortgage loans,.....	4,408 21	
Received for interest upon bonds owned and divi- dends on stock,.....	9,926 27	
Rec'd for interest on premium notes, loans or liens	10,355 35	
Received for interest on other debts due the Co.,	2,868 38	
Received for rents for use of Co's property,.....	2,641 51	
Total income during the year,.....	\$231,617 03	
Total,.....	\$889,115 40	

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions,.....	\$31,150 57	
Premium notes, loans or liens used in payment of the same,.....	65,43	
Amount actually paid for losses and matured endowments,.....	31,216 00	
Paid for surrendered policies,.....	276 92	
Premium notes, loans or liens used in purchase of surrendered policies, and voided by expiry,.....	38,790 28	
Cash surrender values, including re-converted addi- tions, applied in payment of premiums,	1,704 17	
Cash dividends paid policy-holders \$46,119 47, same applied in payment of premiums, \$38,021 71.....	46,119 47	
Total paid policy-holders,.....	\$79,316.56	
Paid stockholders for interest or dividends,.....	16,149 00	
Paid for commissions to agents,.....	12,630 65	
Paid for salaries and traveling expenses of managers of agencies, general, special and local agents,.....	10,000 00	
Paid for medical examiners' fees,.....	2,999 96	
Paid for salaries and other compensation of officers and other office employes,.....	13,295 29	
Paid for taxes, revenue stamps, fines and fees,.....	299 92	
Paid for rent, (less \$2,641.51, received under sub-lease)	5,749 96	
Paid for furniture, fixtures and safes for home and agency offices,.....	816 62	
Paid for advertising,.....	9,087 56	
Paid for postage, \$662.77, printing, profit and loss and other expenses, \$10,114.33,.....	10,777 10	
Total disbursements,.....		\$199,912 90
Balance,.....		\$689,202 50

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Loans on bonds and mortgage (first liens),.....	\$78,187 33	
Loans secured by pledge of bonds, stock or other marketable collaterals, as per Schedule C ,.....	26,513 03	
Premium notes, loans or liens on policies in force, .	130,607 32	
Cost value of bonds and stocks owned absolutely, as per Schedule E,.....	152,669 76	
Cash in Company's office and in banks,.....	155,852 48	
Bills receivable,.....	9,152 50	
Agents' ledger balances and other accounts,.....	38,348 37	
Furniture, fixtures, &c., \$14,838.08 ; commuted com- missions, \$31,656.48,.....	46,494 56	
Total net or ledger assets,.....		\$637,825 35

OTHER ASSETS.

Interest due and accrued on bonds and mortgage,.....	\$2,505 38
Interest accrued on bonds and stocks,.....	1,425 78

Interest accrued on collateral loans,.....	\$927 96
Interest due and accrued on premium notes or liens,.....	4,538 91
Rents accrued on Company's property or lease,.....	3,545 30
Market value of bonds and stocks over cost, as per Schedule E,...	17,305 24
Gross premiums due and unreported on policies in force Dec. 31, 1875,.....	\$51,377 15
Gross def. premiums on policies in force Dec. 31, 1875, 128,805 69	
Total,	\$180,182 84
Deduct the loading on above gross amount,.....	\$ 18,018 28

Net amount of uncollected and deferred premiums,..... 162,164 56

Total assets,..... \$830,238 48

ITEMS NOT ADMITTED.

Furniture, fixtures and safes,.....	\$14,838 08
Commuted commissions,.....	31,656 48
Agents' balances,.....	38,348 37
Bills receivable,.....	9,152 50
Total,	\$93,995 43
Total assets,.....	\$736,243 05

V. LIABILITIES.

Net present value of all the outstanding policies in force Dec. 31st, 1875, computed according to the Actuaries' or Combined Experience Table of Mor- tality, with four per cent. interest,.....	\$558,301 00
Deduct net value of risks of this Company re- insured in other solvent Companies,.....	3,838 00
Net re-insurance reserve,.....	\$554,463 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due,.....	5,000 00
Claims for death losses and other policy claims resisted by the Co.	15,000 00
Liabilities on policy-holders' account,.....	\$574,463 00
Gross surplus on policy-holders' account,.....	161,780 05
Total liabilities,	\$736,243 05

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31, '74,	\$112,861 17
Received during the year,.....	64,846 50
Total,	\$177,207 67

Deductions during the year as follows :

Notes loans or liens used to pay losses & claims,.....	\$65 43
Notes, loans or liens used in purchase of surrendered policies, and voided by expiry,.....	38,790 28
Notes, loans or liens redeemed by maker in cash,....	7,744 64
Total reduction of premium note account,.....	\$46,600 35
Balance note assets at end of the year,.....	\$130,607 32

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at end of previous year

	Number.	Amount.
Whole life policies,.....	2,212	\$4,839,110 00
Endowment policies,.....	22	27,199 00
All other policies,.....	920	3,396 590 00
	3,154	\$8,262,899 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies,.....	67	\$132,962 00
Endowment policies,.....	1	900 00
All other policies,.....	611	3,315,200 00

Old Policies revived during the year.

	Number.	Amount.
Whole life policies,.....	18	\$48,396 00

Old Policies increased during the year.

	Number.	Amount.
Whole life policies,.....		\$2,500 00
Total number and amount,.....	3,851	\$11,762,857 00
Deduct policies ceased to be in force,.....	542	1,549,670 00
Total policies in force at the end of the year,.....	3,309	\$10,213,187 00

Number and amount of policies which have ceased to be in force during the year.

	Number.	Amount.
By death,	12	\$31,216 00
By expiry,.....	375	1,013,500 00
By surrender,.....	2	4,000 00
By change and decrease,.....	91	221,700 00
Not taken,.....	62	279,254 00
Total terminated,.....	542	\$1,549,670 00

Policies Re-insured during the year.

	Number.	Amount.
Whole life policies,.....	3	\$15,690 00

VIII. BUSINESS IN CONNECTICUT.

	Number.	Amount.
Policies in force Dec. 31, 1874.....	74	\$256,537 00
Policies issued during the year,.....	3	1,263 00
Total	77	\$257,800 00
Deduct policies ceased to be in force during year, ..	16	43,500 00
Total policies in force Dec. 31, 1875,.....	61	\$214,300 00

Premium collected during the year in cash, \$4,967 97;	
notes or credits, \$1,013 12,.....	\$5,981 09

Schedule C—Loans on Collaterals.

	Par Value.	Market Value.	Amt. Loaned.
Mortgage on village property Staceyville,) Mitchell Co., Iowa; also mortgage on) city property, Hudson, Wis.,.....)	\$900 00	\$900 00	\$713 03
Stock U. S. Publishing Co.,.....	32,000 00	32,000 00	25,800 00
Total,.....	\$32,900 00	\$32,900 00	\$26,513 03

Schedule E—Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. AND STATE STOCKS.		
U. S. 5-20's,.....	\$102,000 00	\$120,400 00
N. Y. State 7 per cent bounty bonds,.....	35,000 00	36,575 00
MUNICIPAL BONDS :—		
Village of Salem, N. Y., bonds,.....	5,000 00	5,000 00
BANK STOCK :—		
Ninth National Bank, New York city,.....	10,000 00	8,000 00
Total cost value,.....	\$152,669 76	\$169,975 00

BERKSHIRE LIFE INSURANCE COMPANY,

PITTSFIELD, MASS.

Commenced Business September 4, 1851.

EDWARD BOLTWOOD, *President.*JAMES W. HULL, *Secretary.**Attorney in Connecticut, JAS. F. PEARL, Fair Haven.***I. CAPITAL.**

Capital stock paid up in cash,.....	\$25,500 00
Amount of net or ledger assets December 31, 1874,.....	\$2,713,303 44

II. INCOME DURING THE YEAR.

Received for premiums without deductions for commissions or other expenses,.....	\$402,330 74
Premiums notes, loans or liens taken in part payment for premiums,....	47,456 92
Premiums paid by surrendered policies,	38,903 03
Total,.....	\$488,690 69
Deduct amount paid to other companies for re-insurance on policies in this company, less \$486.14 dividends thereon,.....	3,976 95
Total premium income,.....	\$484,713 74

Received for interest upon mortgage loans,.....	\$123,542 83	
Received for interest upon bonds owned and dividends on stocks,.....	40,034 79	
Received for interest on premium notes, loans, or liens,.....	12,792 74	
Received for interest on other debts due the Co.,..	5,417 95	
Received as discount on claims paid in advance,...	796 27	
Received for rents,.....	8,467 67	
Profit and loss account,.....	505 04	
Total income during the year,.....		\$676,271 03
Total,.....		\$3,389,574 47

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions,.....	\$144,872 67	
Premium notes, loans or liens used in payment of the same,.....	2,956 89	
Paid for matured endowments and additions,.....	22,918 16	
Premium notes, loans or liens used in payment of the same,.....	1,285 84	
Total,		\$172,033 56
Paid for surrendered policies,.....	23,422 58	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse,..	12,823 53	
Cash surrender values, including reconverted additions,.....	38,903 03	
Cash dividends paid to policy-holders, \$7,632.88 ; same applied in payment of prems., \$72,723.46,	80,356 34	
Premium notes, loans, or liens used in payment of dividends to policy-holders,.....	13,543 44	
Total paid to policy-holders,...	\$341,082 37,	
Paid stockholders for interest or dividends,.....	1,785 00	
Paid for commissions to agents,.....	36,510 53	
Paid for salaries and traveling expenses of managers of agencies, general, special & local agents,	8,357 04	
Paid for medical examiners' fees,.....	2,433 50	
Paid for salaries and other compensation of officers and other office employees,.....	13,987 99	
Paid for State and local taxes in State where organized, \$1,817.10 ; Taxes, licenses, fines and fees in other States, \$4,255.41,.....	6,072 51	
Paid for rent,.....	6,464 30	
Paid for advertising,.....	3,542 09	
Paid for printing, postage, expressage, stationery and other incidental expenses,.....	11,118 02	
Total disbursements during the year,.....		\$431,353 46
Balance Dec. 31, 1875,.....		\$2,958,221 01

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.,. ...	\$180,000 00
Loans on bond and mortgage (first liens),.....	1,720,098 75
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.,.....	54,253 33
Premium notes, loans or liens on policies in force,.	204,351 77
Cost value of bonds and stocks owned absolutely, as per Schedule E.,.....	751,528 75
Cash in Company's office,	195 97
Cash deposited in banks,.....	18,324 97
Agents' ledger balances,.....	25,329 95
General ledger balances,.....	1,137 63
Office furniture,.....	3,000 00
Total net or ledger assets,.....	\$2,958,221 12

OTHER ASSETS.

Interest due and accrued on bonds and mortgage,.....	\$39,753 29
Interest accrued on bonds and stocks,.....	6,006 64
Interest accrued on collateral loans,.....	973 97
Interest accrued on premium notes, loans or liens,.....	8,241 24
Market value of bonds and stocks over cost, as per Schedule E.,.	34,851 25
Gross premiums due and unreported on policies in force Dec. 31, 1875,.....	\$34,423 49
Gross def. premiums on policies in force Dec. 31, '75,	35,565 88
Total,.....	\$69,989 37
Deduct the loading on above gross amount,.....	6,998 94
Net amount of uncollected and deferred premiums,.....	62,990 43
Total assets,.....	\$3,111,037 94

ITEMS NOT ADMITTED.

Furnitures, fixtures, and safes,.....	\$3,000 00
Agents' balances,.....	25,329 95
General ledger balances,.....	1,137 63
Total,	\$29,467 58
Total, (less items not admitted).....	\$3,081,570 36

V. LIABILITIES.

Net present value of all the outstanding policies in force Dec. 31, 1875, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. interest,.....	\$2,736,807 00
Deduct net value of risks of this Company re-insured in other solvent Companies,.....	11,235 00
Net re-insurance reserve,.....	\$2,725,572 00

Claims for death losses and matured endowments in process of adjustment, or adjusted and not due,....	\$27,589 60
Claims for death losses and other policy claims resisted by the company,.....	10,000 00
Total policy claims,.....	\$37,589 60
Unpaid dividends of surplus, or other profits due policy-holders, .	4,663 89
Premiums paid in advance,.....	11,149 92
Liabilities on policy-holders' account,.....	\$2,778,975 41
Surplus on policy-holders' account,.....	302,594 95
Total liabilities,.....	\$3,081,570 36

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31, '74,.	\$198,830 32
Received during the year,.....	47,456 92
Total,	\$246,287 24
<i>Deductions during the year as follows:</i>	
Notes, loans or liens used to pay losses and claims,.	\$4,242 73
Notes, loans or liens used in purchase of surrendered policies, and voided by lapse,.....	12,823 52
Notes, loans or liens used in payment of dividends to policy-holders,.....	13,543 34
Notes, loans or liens redeemed by maker in cash,.....	11,325 88
Total reduction of premium note account,.....	41,935 47
Balance note assets at the end of the year,.....	\$204,351 77

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at end of previous year.

	Number.	Amount.
Whole life policies,.....	2,840	\$6,784,761 00
Endowment policies,.....	1,869	3,981,247 00
Reversionary additions,.....		57,146 00
	4,709	\$10,823,154 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies,.....	509	\$1,324,810 00
Endowment policies,.....	215	346,395 00

Old Policies revived during the year.

	Number.	Amount.
Whole life policies,.....	35	\$72,000 00
Endowment policies,.....	21	45,500 00

Addition by dividends.

Amount,.....		10,336 00
Total,.....	5,489	\$12,622,195 00
Deduct policies ceased to be in force,.....	676	1,681,979 00
	4,813	\$10,940,216 00

Policies in force at the end of the year, including additions, classified.

	Number.	Amount.
Whole life policies,.....	2,910	\$6,950,541 00
Endowment policies,	1,903	3,931,797 00
Reversionary additions,.....		57,878 00
Total policies in force at the end of the year,.....	4,813	\$10,940,216 00

Policies Re-insured during the year

	Number.	Amount.
Whole life policies,.....	7	\$73,000 00
Endowment policies,.....	7	32,000 00
Total re-insured,.....	14	\$105,000 00

Number and amount of policies which have ceased to be in force during the year

	Number.	Amount.
By death,....	53	\$151,397 00
By expiry,.....	9	24,204 00
By surrender,.....	63	183,128 00
By lapse,.....	432	1,072,650 00
Not taken,.....	119	250,600 00
Total terminated,.....	676	\$1,681,979 00

VIII. BUSINESS IN CONNECTICUT IN 1875.

	Number.	Amount.
Policies in force in Connecticut, Dec. 31, 1875,.....	97	\$157,100 00

	Number.	Amount.
Am't. of losses and claims on policies paid during year,.....	2	\$6,677 00
Premiums collected in cash,.....		\$2,671 05

Schedule A—Real Estate owned by the Company.

Company's building, Pittsfield, Mass.,.....\$180,000 00

Schedule C—Loans on Collaterals.

	Par Value.	Market Value.	Am't Loaned.
Central Pacific R. R. Bonds,.....	\$3,900 00	\$3,150 00	\$2,453 33
United States Bonds of 1867,.....	1,800 00	2,050 00	1,800 00
Agricultural National Bank Stock,.....	5,800 00	11,600 00	6,000 00
“ “ “	700 00	1,400 00	1,000 00
“ “ “	2,800 00	5,600 00	3,500 00
Pittsfield “ “	2,500 00	3,375 00	2,500 00
Adams “ “	15,000 00	19,500 00	
American Express Co.,.....	13,500 00	7,830 00	24,000 00
Pittsfield National Bank Stock,.....	1,000 00	1,350 00	
Massasoit Paper Co.,.....	6,700 00	7,370 00	5,000 00
Pittsfield Coal Gas Co.,.....	6,400 00	8,960 00	7,000 00
Stockbridge & Pittsfield R. R. Co.,.....	1,500 00	1,200 00	1,000 00
Total,.....	\$60,700 00	\$72,385 00	\$54,253 33

Schedule E—Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. STOCKS :—		
United States registered 6's, 1881,.....	\$50,000 00	\$59,900 00
“ “ 5-20's, 1867,.....	50,000 00	59,700 00
“ coupon 5-20's, 1867,.....	140,000 00	167,500 00
“ “ 5's. 1881,.....	45,000 00	52,600 00
“ registered 5's, 1881,.....	120,000 00	140,200 00
BANK STOCKS :—		
Pittsfield National Bank,.....	45,800 00	61,830 00
Adams “	25,000 00	31,250 00
Agricultural “	30,000 00	60,000 00
MISCELLANEOUS :—		
North Adams Water Scrip,.....	43,000 00	43,000 00
Berkshire County Loan,.....	70,000 00	70,000 00
Cheshire Town Loan,.....	18,000 00	18,000 00
Hinsdale Town Loan,.....	2,400 00	2,400 00
Pittsfield Town Loan,.....	20,000 00	20,000 00
Total cost value,.....	\$751,528 75	\$786,380 00

CONTINENTAL LIFE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business May, 1866.

L. W. FROST, *President.*J. P. ROGERS, *Secretary.**Attorney in Connecticut, GEORGE CASE, Hartford.***I. CAPITAL.**

Capital paid up in cash,.....	\$100,000 00
Amount of net or ledger assets Dec. 31, 1874,.....	\$5,416,213 58

II. INCOME DURING THE YEAR.

Received for premiums without deductions for commissions or other expenses,.....	\$1,471,242 43
Premium notes, loans or liens taken in part payment for premiums,....	235,694 48
Premiums paid by dividends, including reconverted additions, \$195,460.21; by surrendered policies, \$243,422.00,.....	438,882 21
Total,.....	\$2,145,819 12
Deduct amount paid to other companies for re-insurance on policies in this company,	5,703 47
Total premium income,.....	\$2,142,115 65

Received for interest upon mortgage loans,.....	\$81,673 50	
Received for interest upon bonds owned and dividends on stock,.....	28,055 47	
Received for interest on premium notes, loans, or liens,.....	143,927 01	
Received for interest on other debts due the Co.,	30,791 13	
Received for rents for use of Company's property,.	25,904 14	
Total income during the year,.....	\$2,452,466 90	
Total,.....	\$7,868,680 48	

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions,.....	\$496,106 20	
Premiums notes, loans or liens used in payment of the same,.....	22,887 43	
Total,	\$518,993 63	
Paid to annuitants,.....	5,296 50	
Paid for surrendered policies,.....	586,595 49	
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse,.....	415,249 72	
Cash surrender values, including reconverted additions, applied in payment of premiums,.....	243,422 00	
Dividends paid to policy-holders, and applied in payment of premiums,.....	72,632 97	
Premium notes, loans or liens used in payment of dividends to policy-holders,	122,827 24	
Total paid policy-holders,.....	\$1,965,017 55	
Paid stockholders for interest or dividends,.....	7,000 00	
Paid for commissions to agents,.....	166,838 70	
Paid for salaries and traveling expenses of managers of agencies and general, special and local agents,...	83,685 00	
Paid for medical examiners' fees,.....	22,089 99	
Paid for salaries and other compensation of officers and other office employes,.....	85,419 29	
Paid for taxes, licenses, fines, and fees in other States	19,633 04	
Cash paid for commuting commissions,.....	123,257 49	
Paid for rent,.....	20,580 00	
Paid for furniture and fixtures and safes for home and agency offices,.....	5,142 24	
Paid for advertising,.....	13,135 04	
Paid for Fire Insurance, \$3,286.05; Counsel Fees, \$17,191.46; Stationery, \$16,317.45; Agency and other expenses, \$75,938.90,.....	112,733 86	
Total disbursements during the year,.....	\$2,624,532 20	
Balance Dec. 31. 1875,	\$5,244,148 28	

IV. ASSETS,

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A,.....	\$688,482 24
Loans on bond and mortgage (first liens),.....	1,801,377 50
Loans secured by pledge of bonds, stocks or other marketable collaterals, as per Schedule C.,.....	309,685 00
Premiums notes, loans or liens on policies in force,	1,937,700 05
Cost value of bonds and stocks owned absolutely, as per Schedule E.,.....	554,424 12
Cash in Company's office,.....	1,501 96
Cash deposited in banks,.....	450,977 41
Total net or ledger assets,.....	\$5,244,148 28

OTHER ASSETS.

Interest due and accrued on bonds and mortgages,.....	\$44,902 70
Interest due and accrued on collateral loans,	8,429 00
Interest due and accrued on premium notes, loans or liens,.....	49,678 00
Rents due and accrued on Company's property, or lease,.....	5,350 00
Market value of real estate over cost, as per Schedule A,.....	133,912 91
Market value of bonds and stocks over cost, as per Schedule E.,.	41,842 13
Due from other Companies for losses or claims on policies of this Company re-insured,.....	5,000 00
Gross premiums due and unreported on policies in force Dec. 31, 1875,.....	\$286,349 76
Gross def. premiums on policies in force Dec. 31, '75,	583,927 50
Total,.....	\$870,277 26
Deduct the loading on above gross amount,.....	174,055 45
Net amount of uncollected and deferred premiums,.....	696,221 81
Furniture, fixtures and safes, \$26,609.95; Commuted commission, \$123,257.49; Cash in hands of agents, \$38,276.48; Supplies, Printed matter, and Stationery, \$5,800.00.....	193,943 92
Total assets,.....	\$6,423,428 75

ITEMS NOT ADMITTED.

Furnitures, fixtures and safes, at 50 per cent cost,...	\$26,609 95
Commuted Commissions,.....	123,257 49
Cash in hands of agents,.....	38,276 48
Supplies, printed matter and stationery,.....	5,800 00
Total,.....	\$193,943 92
Total assets (less items not admitted).....	\$6,229,484 83

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of Dec. 1875, computed according to the Actuaries' or Combined Experience Table of Mortality. with 4 per ct. interest,.....	\$5,681,196 00
Deduct net value of risks of this company re-insured in other solvent companies,.....	5,759 00
Net re-insurance reserve,.....	\$5,675,437 00

Claims for death losses due and unpaid,.....	\$7,500 00
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due,....	131,150 00
Claims for death losses, and other policy claims, re- sisted by the Company,.....	18,625 00
Total policy claims,.....	\$157,275 00
Miscellaneous liabilities,.....	23,000 00
Liabilities on policy-holders' account,.....	\$5,855,712 00
Gross surplus on policy-holders' account,	373,772 83
Total liabilities,.....	\$6,229,484 83

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31, '74, \$2,140,142	72
Recived during the year,.....	358,521 72
Total,	\$2,498,664 44
<i>Deductions during the year as follows:</i>	
Notes, loans or liens used in payment of losses & claims	\$22,887 43
Notes, loans or liens used in purchase of surrendered policies, and voided by lapse,.....	415,249 72
Notes, loans or liens used in payment of dividends to policy-holders,.....	122,827 24
Total reduction of premium note account,.....	560,964 39
Total note assets at end of the year,.....	\$1,937,700 05

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at end of previous year.

	Number.	Amount.
Whole life policies,	14,525	\$31,792,365 00
Endowment policies,.....	6,216	10,267,376 00
All other policies,.....	5,033	11,538,413 00
Reversionary Additions,.....		52,384 00
Total number and amount,.....	25,774	\$53,650,538 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies,.....	1,119	\$2,165,536 00
Endowment Policies,.....	257	330,303 00
All other policies,.....	4,694	10,082,775 00

Old Policies revived during the year.

	Number.	Amount.
Whole life policies,.....	11	\$48,068 00
Endowment policies,.....	24	56,700 00
All other policies,.....	1	1,000 00

Total number and amount,	31,880	\$66,334,920 00
Deduct policies ceased to be in force,.....	7,112	15,155,686 00
Total policies in force at the end of the year,.....	24,768	\$51,179,234 00

Number and amount of policies which have ceased to be in force during the year:

	Number.	Amount.
By death,.....	232	\$493,063 00
By expiry,.....	2	10,000 00
By surrender,.....	2,109	4,879,873 00
By lapse,.....	3,829	7,414,677 00
Not taken,.....	940	2,358,073 00
Total terminated,.....	7,112	15,155,686 00

Policies Re-insured during the year.

	Number.	Amount.
Policies re-insured,.....	26	\$167,000 00

VIII. BUSINESS IN CONNECTICUT IN 1875.

Policies in force in Connecticut,.....	303	\$468,956 00
Policies issued during the year,.....	30	41,155 00
Total,	333	\$530,111 00
Deduct number and amount ceased to be in force,.....	77	162,103 00
Total in force Dec. 31, 1875,.....	256	\$368,008 00

	Number.	Amount.
Amt. of losses and claims on policies incurred during year,.....	9	\$26,800 00
Amount of losses and claims on policies paid during year,.....	5	14,000 00
Premiums collected, cash, \$12,083.20 ; Notes or credits, \$3,000.70		\$15,083 90

Schedule A—Real Estate owned by the Company.

Company's Building in New York,.....	\$810,000 00
Property in Yonkers,.....	12,395 15
	\$822,395 15

Schedule C—Loans on Collaterals.

	Par Value.	Market Value.	Amt. Loaned
United States 6's, 1881, coupon,.....	\$50,000 00	\$62,000 00	\$47,000 00
First National Bank, Yonkers, N. Y.,....	2,500 00	3,750 00	2,000 00
United States 5-20's, 1867, coupon,.....	46,000 00	56,522 50	96,000 00
“ “ 1868, “	50,000 00	61,375 00	
Gen. Park, North & East R. R. bonds,.....	55,000 00	55,000 00	38,500 00
United States 5-20's, 1867, coupon,	54,000 00	66,352 50	53,185 00
“ “ 1865, “	73,000 00	87,782 50	73,000 00
Total,.....	\$330,500 00	\$392,782 50	\$309,685 00

Schedule E—Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. Stocks :—		
United States 5-20's, 1868, coupon,.....	\$60,000 00	\$73,650 00
“ 6's, 1881, “	40,000 00	49,600 00
“ 5-20's, 1867, “	89,000 00	109,358 75
“ “ 1865, “	100,000 00	120,250 00

	Par Value.	Market Value.
United States 5-20's, 1865, registered,.....	\$81,500 00	\$95,151 25
“ “ 1865, coupon,.....	50,000 00	60,125 00
“ “ 1864, “	52,500 00	59,718 75
“ 10-40's, coupon,.....	15,000 00	17,662 50
MUNICIPAL BONDS :—		
Yonkers, N. Y., City,	10,000 00	10,750 00
Total cost value,.....	\$554,424 12	\$498,000 00
		\$596,266 25

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

NEW YORK CITY.

Commenced Business July 28, 1859.

HENRY B. HYDE, *President*,

SAMUEL BARROWE, *Secretary*

Attorney in Connecticut, PHILIP POND, New Haven.

I. CAPITAL.

Capital stock paid up in cash,.....	\$100,000 00
Amount of net or ledger assets Dec. 31, 1874,.....	\$24,735,034 74

II. INCOME DURING THE YEAR.

Received for premiums without de- ductions for commissions or other expenses,.....	\$7,974,414 61
Cash received for annuities,.....	27,111 91
Total,.....	\$8,001,526 52
Deduct amount paid to other compa- nies for re-insurance on policies in this company,.....	1,535 13
Total premium income,.....	\$7,999,991 39
Received for interest upon mortgage loans,....	1,132,446 66
Received for interest upon bonds owned and divi- dends on stock,.....	207,844 65
Received for interest on other debts due the Co.,..	28,222 56
Received for rents for use of Company's property,.,	170,917 99
Received for profits on bonds, stocks or gold sold,	32,462 83
Total income during the year,.....	\$9,571,886 08
Total,.....	\$34,306,920 82

III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses,.....	\$2,308,831 98
Paid for matured endowments,.....	47,380 00
Total,.....	\$2,356,211 98
Paid to annuitants,.....	21,165 58
Paid for surrendered policies,.....	1,213,963 73
Premium notes, loans or liens used in payment of dividends to policy-holders,.....	1,743,670 38
Paid stockholders for interest or dividends,.....	7,000 00
Paid for commissions to agents,.....	370,570 68
Paid for salaries and traveling expenses of mana- gers of agencies, general, special & local agents, .	17,564 00
Paid for medical examiners' fees,.....	49,024 74
Paid for salaries and other compensation of officers and other office employes,.....	267,372 37
State and local taxes in State where organized, \$36,- 816.42; Taxes, licenses, fines & fees in other States, \$19,605.53,.....	56,421 95
Paid for rents at agencies,.....	47,749 66
Paid for commuting commissions,.....	16,237 66
Paid for advertising,.....	77,425 70
Office and agency expenses, \$71,493.72; Printing, stationery and equipment expenses, \$151,576.82; Law, express and postage expenses, \$75,976.60; Sundry expenses, \$85,864.38,.....	384,911 52
Total disbursements during the year,.....	\$6,629,289 95
Balance,	\$27,677,630 87

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.,...	\$5,030,484 55
Loans on bonds and mortgage (first liens),.....	17,085,951 88
Loans secured by pledge of bonds, stocks or other marketable collaterals, as per Schedule C.,.....	54,320 00
Cost value of bonds and stocks owned absolutely, as per Schedule E.,.....	4,363,742 96
Cash in Company's office,.....)
Cash deposited in Banks, and other depositaries - drawing interest,.....	) 868,639 51
Agents' ledger balances,.....	237,409 79
Commuted Commissions,.....	37,082 18
Total net or ledger assets, ..	\$27,677,630 87

OTHER ASSETS.

Interest due and accrued on bonds and mortgages,.....	\$194,301 17
Interest due and accrued on bonds and stocks,.....	2,933 47
Interest due and accrued on collateral loans &c.,.....	12,675 49

Rents due and accrued on Company's property or lease,.....	\$41,065 58
Market value of bonds and stocks over cost, as per Schedule E.,	201,085 23
Gross premiums due and unreported on policies in force Dec. 31, 1875,.....	\$185,209 00
Gross def. premiums on policies in force Dec. 31, '75	712,576 00
Total,.....	\$897,785 00
Deduct the loading on above gross amount,.....	179,557 00
Net amount of uncollected and deferred premiums,	718,228 00
Premium on gold on hand,.....	11,612 89
Total assets,.....	\$28,859,532 70

ITEMS NOT ADMITTED.

Commuted commissions,.....	\$37,082 18
Agent balances,.....	237,409 79
Total,.....	\$274,491 97
Total assets (less items not admitted).....	\$28,585,040 73

V. LIABILITIES.

Net present value of all the outstanding policies in force, Dec. 31, 1875, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. interest,....	\$25,811,640 00
Claims for death losses due and unpaid,.....	\$69,500 00
Claims for matured endowments due and unpaid,..	1,112 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due,....	361,630 00
Claims for death losses, and other policy claims re- sisted by the Company,.....	29,000 00
Total policy claims,.....	461,242 00
Unpaid dividends of surplus, or other profits due policy-holders,.	73,748 00
Amount of any other liabilities under three months clause,.....	75,000 00
Liabilities on policy-holders account,.....	\$26,421,630 00
Gross surplus on policy-holders' account,.....	2,163,410 73
Total liabilities,.....	\$28,585,040 73

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at end of previous year.

	Number.	Amount.
Whole life policies,.....	40,011	\$151,065,092 00
Endowment policies,.....	7,781	24,995,573 00
All other policies,.....	338	952,935 00
Reversionary additions,.....		4,015,401 00
Total number and amount,.....	48,130	\$181,029,001 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies,.....	7,078	\$22,545 116 00
Endowment policies,.....	559	1,461,148 00
All other policies,.....	82	394,750 00

Old Policies revived during the year.

	Number.	Amount.
Whole life policies,.....	734	\$3,435,100 00
Endowment policies,.....	126	451,000 00
All other policies,.....	4	21,000 00
Reversionary additions,.....		115,000 00

Additions by Dividends.

Amount,.....		\$2,114,903 00
Total number and amount,.....	56,713	211,567,018 00
Deduct policies ceased to be in force,.....	8,013	32,934,332 00
Total policies in force at the end of the year,.....	48,700	\$178,632,686 00

Number and amount of policies which have ceased to be in force during the year.

	Number.	Amount.
By death,.....	580	\$2,459,885 00
By expiry,.....	10	52,000 00
By surrender,.....	2,439	12,014,737 00
By lapse,	3,649	13,752,530 00
By maturity,.....	15	51,380 00
Not taken,	1,320	4,603,800 00
Total terminated,.....	8,013	\$32,934,332 00

VIII. BUSINESS IN CONNECTICUT IN 1875.

	Number.	Amount.
Policies in force in Connecticut, Dec. 31, 1874,.....	597	\$2,233,235 00
Policies issued during the year,.....	51	182,935 00
Total,	648	2,416,170 00
Deduct number and amount ceased to be in force,.....	52	196,470 00
Total number and amount in force Dec. 31, 1875,....	596	\$2,219,700 00
Amount of losses and claims on policies unpaid Dec. 31, '75,	1	5,000 00
Am't. of losses and claims on policies incurred during year,	10	29,040 00
Am't. of losses and claims on policies paid during the year,	9	32,000 00
Premiums collected in cash,.....		54,107 19

Schedule A—Real Estate owned by the Company.

Insurance Building, New York City,.....	\$3,759,470 96
“ “ Boston, Mass.,.....	1,024,286 62
Real estate in Elizabeth, N. J.,.....	29,478 40
“ Brooklyn, N. Y.,.....	32,565 49
“ New York City,.....	13,955 37
“ Newburgh, N. Y.,	10,618 71
“ Auburn, N. Y.,.....	8,769 37
“ Rye, N. Y.,.....	51,669 17
“ Jersey City, N. J.,.....	12,948 51
“ Plainfield, N. J.,.....	518 58
“ Newark, N. J.,.....	39,347 43
“ Mt. Pleasant, N. Y.,.....	31 09
“ Union, N. J.,.....	11,958 04

Real estate in Paterson, N. J.,.....	\$439 02
“ Fairview, N. J.,.....	509 56
“ St. Louis, Mo.,.....	28,918 23
“ Jefferson Co., Mo.,.....	5,000 00
	<hr/>
	\$5,030,484 55

Schedule C—Loans on Collaterals.

	Par Value.	Market Value.	Amt. Loaned.
United States 6's, 1881,.....	\$12,000 00	\$14,430 00	\$10,000 00
Brooklyn City Stock,.....	8,000 00	8,800 00	7,000 00
Washington Square, Staten Island bond	250 00	225 00	220 00
United States 5-20's,.....	2,000 00	2,340 00}	3,000 00
“ 6's, 1881,.....	1,000 00	1,202 50}	
“ 10-40's,.....	200 00	236 00}	400 00
“ 5-20's,.....	200 00	234 00}	
Brooklyn City Stock,.....	25,000 00	26,000 00}	31,700 00
Queens Co., N. Y., Bonds,.....	14,000 00	14,000 00}	
United States 5-20's,.....	1,000 00	1,170 00	1,000 00
“ “.....	1,000 00	1,170 00	1,000 00
	<hr/>	<hr/>	<hr/>
Total,.....	\$64,650 00	\$69,807 50	\$54,320 00

Schedule E—Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. AND STATE STOCKS :—		
United States 6's, 1881,.....	\$410,000 00	\$493,025 00
“ 5-20's,.....	1,179,500 00	1,397,278 75
New York State,.....	190,000 00	197,600 00
Virginia 6's,.....	37,986 00	19,689 41
South Carolina 6's,.....	28,750 00	15,237 50
MUNICIPAL BONDS :—		
New York City,.....	1,017,500 00	1,059,565 00
Brooklyn City,.....	136,000 00	149,600 00
BANK STOCKS :—		
Valley National Bank, St. Louis,.....	2,000 00	2,000 00
MISCELLANEOUS :		
Sharon Town Bonds, New York,.....	66,000 00	68,310 00
Yonkers “.....	16,500 00	17,068 75
Little Valley “.....	7,000 00	7,449 17
Mercantile Trust Co.,.....	1,101,000 00	1,138,004 61
	<hr/>	<hr/>
Total cost value,.....	\$4,363,742 96	\$4,192,236 00
		\$4,564,828 19

GERMANIA LIFE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business July 16, 1860.

HUGO WESENDONCK, *President.*CORNELIUS DOREMUS, *Secretary.**Attorney in Connecticut, MAIER ZUNDER, New Haven.*

I. CAPITAL.

Capital stock paid up in cash,.....	\$200,000 00
Amount of net or ledger assets Dec. 31, 1874,.....	\$6,144,747 01

II. INCOME DURING THE YEAR.

Received for premiums without de- ductions for commissions or other expenses,.....	\$1,482,629 60
Received for annuities,.....	20,212 25
Total,.....	\$1,502,841 85
Received for interest upon mortgage loans,.....	342,318 86
Received for interest upon bonds owned, and divi- dends on stock,.....	66,274 35
Received as discount on claims paid in advance,....	622 25
Received for rent for use of Company's property,..	590 00
Received for policy fees,.....	331 66
Total income,.....	\$1,912,978 97
Total,.....	\$8,057,725 98

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions,.....	\$506,104 22
Paid matured endowments & additions,...	23,079 54
Total amount actually paid for losses and matured endowments,.....	\$529,183 76
Paid to annuitants,.....	5,576 38
Paid for surrendered policies and additions,.....	253,479 25
Dividends paid policy-holders,.....	119,219 84
Total paid policy-holders,.....	\$907,459 23
Paid stockholders for interest and dividends,.....	24,009 00
Paid for commissions to agents,.....	111,883 83
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents,.	55,537 87
Paid for medical examiners' fees,.....	12,538 17

Paid for salaries and other compensation of officers and other office employes,.....	\$64,051 74
Paid for taxes, licenses and fees,.....	12,406 09
Paid for rent,.....	10,141 50
Paid for commuting commissions,.....	7,392 16
Paid for furniture and fixtures and safes for home and agency offices,.....	1,062 69
Paid for advertising and printing,.....	7,510 21
Paid for stationery, postage, expressage and agents' balances,	19,107 08
Total disbursements,.....	\$1,233,090 57
Balance,.....	\$6,824,635 41

IV. ASSETS,

AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of all encum- brances, as per Schedule A,.....	\$24,838 74
Loans on bond and mortgage (first liens),.....	5,374,615 91
Loans secured by pledge of bonds, stocks and other marketable collaterals, as per Schedule C.,.....	150,000 00
Cost value of bonds and stocks owned absolutely, as per Schedule E.,.....	1,045,174 28
Cash in Company's office,.....	2,831 20
Cash deposited in banks,.....	227,675 28
Total net or ledger assets,.....	\$6,824,635 41

OTHER ASSETS.

Interest accrued on bonds and mortgage,.....	94,981 61
Interest due and accrued on bonds and stocks,.....	15,841 14
Interest due and accrued on collateral loans and deposits in banks	452 82
Market value of bonds and stocks over cost, as per Schedule E.,	66,565 72
Gross premiums due and unreported on policies in force Dec. 31, 1875,.....	\$122,125 80
Gross def. premiums on policies in force Dec. 31,'75,	255,433 75
Total,	\$377,559 55
Deduct the loading on above gross amount,.....	75,511 91
Net amount of uncollected and deferred premiums,.....	\$302,047 64
Total assets,.....	\$7,304,524 34

V. LIABILITIES.

Net present value of all the outstanding policies in force Dec. 31, 1875, computed according to the Actuaries' or Combined Ex- perience Table of Mortality, with four per cent. interest,.....	\$6,782,736 00
Claims for death losses due and unpaid,.....	\$4,255 85
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due,....	80,031 75
Claims for death losses and other policy claims resist- ed by the Company,.....	22,058 15
Total policy claims,.....	106,345 75

Amount of all unpaid dividends of surplus, or other description of profits due policy-holders,	\$29,191 64
Amount of National, or other taxes due,	3,203 45
Amount of any other liability of the Company,	20,590 66
Liabilities on policy-holders' account,	\$6,942,067 50
Gross surplus on policy-holders' account,	362,456 84
Total liabilities,	\$7,304,524 34

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at end of previous year.

	Number.	Amount.
Whole life policies,	16,009	\$28,032,623 00
Endowment policies,	3,757	6,035,108 00
All other policies,	26	22,369 00
	19,792	\$34,090,100 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies,	1,535	\$2,134,338 00
Endowment policies,	1,160	1,580,896 00
All other policies,	124	324,000 00

Old Policies revived during the year.

Whole life policies,	12	\$30,492 00
Endowment policies,	6	4,426 00

Old Policies increased during the year.

Endowment policies,	5	8,045 00
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Additions by Dividends.

Whole life policies,	40,111 00
Endowment policies,	7,293 00

Total Number and amount,	22,634	\$38,219,701 00
Deduct policies ceased to be in force,	2,374	3,798,026 00

Total policies in force at the end of the year, 20,260 \$34,421,675 00

Number and amount of policies which have ceased to be in force during the year.

By death,	301	\$512,096 00
By expiry,	23	44,373 00
By surrender,	1,030	1,841,141 00
By lapse,	747	1,047,503 00
By change and decrease,	6	7,930 00
Not taken,	267	344,983 00
Total terminated,	2,374	\$3,798,026 00

VIII. BUSINESS IN CONNECTICUT IN 1875.

	Number.	Amount.
Policies issued during the year,	7	\$10,400 00
Total number and amount in force Dec. 31, 1875, ..	27	\$31,400 00

	Number.	Amount.
Amo'nt of losses and claims on policies incurred during year	3	\$2,400 00
Amt. of losses and claims on policies paid during the year,.	2	1,400 00
Premiums collected,.....		7,044 88

Schedule A—*Real Estate owned by the Company.*

Real estate in New York City,.....\$24,338 74

Schedule C —*Loans on Collaterals.*

	Par Value.	Market Value.	Amount Loaned
United States 5-20's, 1867, coupon,.....	\$150,000 00	\$183,750 00	\$150,000 00

Schedule E—*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
U. S. AND STATE STOCKS:—		
United States 10-40's, registered,.....	\$37,000 00	\$43,290 00
“ 10-40's, 1881 registered,.....	150,000 00	174,750 00
“ 5-20's, 1865,.....	47,000 00	54,755 00
“ 5-20's, 1865, coupon,.....	2,000 00	2,300 00
“ 5-20's, 1865, coupon,.....	60,000 00	72,000 00
“ 5-20's 1867, registered,.....	183,000 00	217,770 00
“ 5-20's, 1867, coupon,.....	40,000 00	49,000 00
“ 5-20's, 1868, coupon,.....	5,000 00	6,125 00
“ 6's, 1881, registered,.....	20,000 00	23,800 00
Virginia States, 6's, old and new, registered,.....	30,000 00	11,100 00
Mississippi State, auditor's warrant, 6's,.....	10,000 00	7,500 00
MUNICIPAL BONDS:—		
N. Y. City and N. Y. County 7's, registered,.....	350,000 00	367,500 00
Brooklyn City 7's, Park,.....	65,000 00	67,600 00
Brooklyn City 6's, Water,.....	15,000 00	14,250 00
Total cost value,.....	\$1,045,174 28	\$1,014,000 00
		\$1,111,740 00

HOME LIFE INSURANCE COMPANY.

BROOKLYN, N. Y.

Commenced Business May 1, 1860,

GEORGE C. RIPLEY, *President.*

WILLIAM J. COFFIN, *Secretary.*

Attorney in Connecticut, PHILIP POND, New Haven.

I. CAPITAL.

Capital stock paid up in cash,.....	\$125,000 00
Amount of net or ledger assets December 31, 1874,.....	\$3,953,288 83

II. INCOME DURING THE YEAR.

Received for premiums without deductions for commissions or other expenses,.....	\$525,839 30	
Premium notes, loans or liens taken in payment for premiums,.....	215,826 58	
Total premium income,.....	\$741,665 88	
Received for interest upon mortgage loans,.....	100,397 70	
Received for interest upon bonds owned and dividends on stock,.....	96,463 19	
Rec'd for interest on premium notes, loans or liens	75,725 23	
Received for rents for use of Co's property,.....	5,654 94	
Total income during the year,.....	\$1,019,906 94	
Total,.....	\$4,973.195 77	

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions,.....	\$213,898 24	
Premium notes, loans or liens used in payment of the same,.....	15,946 76	
Paid for matured endowments and additions,.....	5,000 00	
Amount actually paid for losses and matured endowments,.....	\$234,845 00	
Paid to annuitants,.....	1,930 09	
Paid for surrendered policies,.....	61,327 42	
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse,.....	54,793 47	
Cash dividends paid policy-holders,.....	43,634 45	
Notes, loans or liens used in payment of dividends to policy-holders,.....	115,002 86	
Paid stockholders for interest or dividends,.....	15,000 00	
Paid for commissions to agents,.....	59,749 00	
Paid for salaries and traveling expenses of managers of agencies, general, special and local agents,.....	8,962 44	
Paid for medical examiners' fees,.....	2,683 00	
Paid for salaries and other compensation of officers and other office employees,.....	27,812 05	
Taxes, licenses, fines and fees, in other States,....	4,348 64	
Paid for rent of agencies and agency charges,....	8,182 46	
Paid for furniture, fixtures and safes for home and agency offices,.....	921 66	
Paid for advertising,.....	1,467 90	
Paid for printing, postage, stationery, law, traveling and office expenses,.....	11,714 67	
Total disbursements,.....	\$652,374 51	
Balance,.....	\$4,320,821 26	

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A,.....	\$178,400 00
Loans on bonds and mortgage (first liens).....	1,321,576 00
Loans secured by pledge of bonds, stock or other marketable collaterals, as per Schedule C,.....	257,000 00
Premium notes, loans or liens on policies in force, .	1,093,694 28
Cost value of bonds and stocks owned absolutely, as per Schedule E,.....	1,132,788 70
Cash in Company's office and in banks,.....	331,807 96
Agents' ledger balances, secured,.....	5,554 32
Total net or ledger assets,.....	\$4,320,821 26

OTHER ASSETS.

Interest due and accrued on bonds and mortgage, bonds, stocks, collateral loans, and premium notes, loans or liens,.....	\$11,996 90
Rents accrued on Company's property or lease,.....	2,716 66
Market value of real estate over cost, as per Schedule A,.....	10,000 00
Market value of bonds and stocks over cost, as per Schedule E, .	33,941 30
Gross premiums due and unreported on policies in force Dec. 31, 1875,.....	\$95,384 21
Gross def. premiums on policies in force Dec. 31, 1875, .	31,110 25
Total,	\$126,494 46
Deduct the loading on above gross amount,.....	25,298 92
Net amount of uncollected and deferred premiums,	101,195 54
Total assets,.....	\$4,480,671 66
ITEMS NOT ADMITTED.	
Agents' balances,.....	5,554 32
Total assets (less items not admitted).....	\$4,475,117 34

V. LIABILITIES.

Net present value of all the outstanding policies in force Dec. 31, 1875, computed according to the Actuaries or combined Experience Table of Mortality, with four per cent. interest,...	\$3,933,326 00
Claims for death losses, and matured endowments in process of adjustment, or adjusted and not due,....	\$30,196 00
Claims for death losses and other policy claims re- sisted by the Company,	12,000 00
Total policy claims,.....	42,196 00
Liabilities on policy-holders' account,.....	\$3,975 522 00
Gross surplus on policy-holders' account,.....	499,595 34
Total liabilities,.....	\$4,475,117 34

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31, '74, \$1,064,869 18	
Received during the year,.....	215,826 58
Total,	\$1,280,695 76

Deductions during the year as follows.

Notes, loans or liens used to pay losses & claims,.....	\$15,946	76
Notes, loans or liens used in purchase of surrendered policies, and voided by lapse,.....	54,793	47
Notes, loans or liens used in payment of dividends to policy-holders,.....	115,002	86
Notes, loans or liens redeemed by maker in cash,.....	1,258	39
Total reduction of premium note account,.....	187,001	48
Balance note assets at end of the year,.....	\$1,093,694	28

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at end of previous year

	Number.	Amount.
Whole life policies,.....	8,617	\$17,544,263 00
Endowment policies,.....	1,719	3,387,149 00
All other policies,.....	13	5,000 00
	10,349	\$20,936,412 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies,.....	634	\$1,319,122 00
Endowment policies,.....	91	141,117 00
One annuity,.....	1	

Old Policies revived during the year.

	Number.	Amount.
Whole life policies,.....	17	\$83,000 00
Endowment policies,.....	2	2,000 00

Total number and amount,.....	11,094	\$22,431,651 00
Deduct policies ceased to be in force,.....	932	1,910,073 00
Total policies in force at the end of the year,.....	10,162	\$20,521,578 00

Number and amount of policies which have ceased to be in force during the year.

	Number.	Amount.
By death,	116	\$229,845 00
By expiry,.....	3	5,000 00
By surrender,.....	637	1,231,228 00
By lapse,.....	71	123,500 00
By change and decrease,.....		34,000 00
Not taken,.....	105	186,500 00
Total terminated,.....	932	\$1,910,073 00

VIII. BUSINESS IN CONNECTICUT.

	Number.	Amount.
Policies in force Dec. 31, 1874,.....	426	\$712,600 00
Deduct policies ceased to be in force during year, ..	24	33,000 00
Total policies in force Dec. 31, 1875,.....	402	\$679,600 00
Amount of losses and claims on policies incurred during year, ..	4	6,500 00
Amount of losses and claims on policies paid during year, ..	2	3,000 00
Premiums collected,.....		16, 043 42

Schedule A—Real Estate owned by the Company.

Real Estate in New York City,.....	\$162,400 00
“ Brooklyn, New York,....	16,000 00
Total,	\$178,400 00

Schedule C—Loans on Collaterals.

	Par Value.	Market Value.	Amt. Loaned.
United States 5-20's, bonds,.....	\$8,000 00	\$9,200 00	\$61,200 00
Nassau National Bank, Brooklyn,....	2,000 00	3,200 00	
Brooklyn Bank, Brooklyn,.....	1,500 00	1,800 00	
Brooklyn City Gas Co.,.....	1,250 00	2,750 00	
Brooklyn City Water loan,.....	10,000 00	10,700 00	
United States bonds,.....	5,000 00	5,750 00	118,000 00
Brooklyn City Gas Co., Brooklyn,..	5,075 00	11,165 00	
“ “ certificate,.....	25,000 00	25,000 00	
Nassau National Bank, Brooklyn,....	2,500 00	4,000 00	
Brooklyn City Gas Co.,.....	1,200 00	2,640 00	
Prospect Park of Brooklyn,.....	3,000 00	3,210 00	77,800 00
Central Trust Company, N. Y.,.....	50,000 00	50,000 00	
Delaware and Hudson Canal Co.,....	50,000 00	54,000 00	
Rensselaer & Saratoga R. R. Co.,....	15,000 00	16,500 00	
Brooklyn City Gas Co., Brooklyn,...	32,100 00	70,620 00	
Metropolitan National Bank, N. Y.,..	18,500 00	23,125 00	\$257,000 00
Nassau National Bank, Brooklyn,....	1,000 00	1,600 00	
Union Trust Co., N. Y.,.....	10,000 00	11,000 00	
Home Fire Insurance Co., N. Y.,....	3,000 00	3,000 00	
United States bonds,.....	12,800 00	14,720 00	
Nassau Gas Company, Brooklyn,....	600 00	600 00	
Total,.....	\$257,525 00	\$324,580 00	

Schedule E—Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. AND STATE STOCKS.		
United States 5-20's,.....	\$141,500 00	\$159,895 00
“ 1881,.....	56,000 00	64,960 00
New York State, 7 per cent,.....	50,000 00	51,750 00
MUNICIPAL BONDS:—		
Kings County,.....	212,000 00	212,000 00
Brooklyn City,.....	678,000 00	678,125 00
Total cost value,.....	\$1,132,788 70	\$1,137,500 00
		\$1,166,730 00

HOMŒOPATHIC MUTUAL LIFE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business July 18, 1868.

D. D. T. MARSHALL, *President*.FRANK B. MAYHEW, *Secretary*.*Attorney in Connecticut*, HORACE PURDY, Danbury.

I. CAPITAL.

Capital stock paid up in cash,.....	\$200,000 00	
Amount of net or ledger assets December 31, 1874,...		\$525,872 60

II. INCOME DURING THE YEAR.

Received for premiums without deductions for commissions or other expenses,.....	\$178,503 36	
Premiums paid by dividends, \$4,-199 74; by surrendered policies, \$24,295,	28,494 74	
Total,.....	\$206,998 10	
Deduct amount paid to other companies for re-insurance on policies in this company,.....	5,321 06	
Total premium income,.....	\$201,677 04	
Received for interest upon mortgage loans,.....	21,977 40	
Received for interest upon bonds owned and dividends on stocks,.....	9,824 43	
Received for interest on premium notes, loans, or liens,.....	444 86	
Received for interest on other debts due the Co.,..	1,541 78	
Received for rents,.....	140 00	
Total income during the year,.....	\$235,605 51	
Total,.....	\$761,478 11	

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions,.....	\$35,442 00
Paid for surrendered policies,.....	45,325 13
Cash surrender values, including reconverted additions, applied in payment of premiums,.....	24,295 00
Cash dividends paid to policy-holders, \$6,150.36, same applied in payment of prems., \$4,199.74; Total paid to policy-holders,....	\$115,412 23
Paid for commissions to agents,.....	15,265 07

Paid for salaries and traveling expenses of managers of agencies, general, special & local agents,	\$15,177 65	
Paid for medical examiners' fees,.....	3,026 21	
Paid for salaries and other compensation of officers and other office employes,.....	9,120 00	
Paid for State and local taxes in State where organized, \$36.25; Taxes, licenses, fines and fees in other States, \$893.17,.....	929 42	
Paid for rent,.....	2,400 00	
Paid for commuting commissions,.....	3,316 03	
Paid for furniture, fixtures and safes for home and agency offices,.....	700 00	
Paid for advertising,.....	2,216 42	
Paid for printing and stationery, \$3,914; postage and exchange, \$2,346.97; expense account, \$4,-161.04,	10,422 01	
Trust monies returned,.....	3,500 00	
Profit and loss account,.....	1,905 43	
Total disbursements during the year,.....	\$183,390 47	
Balance Dec. 31, 1875,.....	\$578,087 64	

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A., ..	\$30,629 77	
Loans on bond and mortgage (first liens),.....	299,781 18	
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.,.....	9,850 00	
Premium notes, loans or liens on policies in force, ..	8,106 53	
Cost value of bonds and stocks owned absolutely, as per Schedule E.,.....	218,215 00	
Cash in Company's office,	501 00	
Cash deposited in banks,.....	5,783 43	
Agents' ledger balances,.....	2,485 74	
Office furniture and fixtures,.....	2,734 99	
Total net or ledger assets,.....	\$578,087 64	

OTHER ASSETS.

Interest due and accrued on bonds and mortgage,.....	\$5,842 64	
Interest accrued on bonds and stocks,.....	4,748 66	
Interest due and accrued on collateral loans,.....	35 00	
Interest accrued on premium notes, loans or liens,.....	214 02	
Market value of bonds and stocks over cost, as per Schedule E., ..	17,815 00	
Gross premiums due and unreported on policies in force Dec. 31, 1875, less advance premiums,.....	\$14,832 22	
Gross def. premiums on policies in force Dec. 31, '75, ..	30,399 76	
Total,	\$45,231 98	
Deduct the loading on above gross amount,.....	9,046 39	
Net amount of uncollected and deferred premiums,.....	36,185 59	
Commuted commissions,.....	8,000 00	
Total assets,.....	\$650,928 55	

ITEMS NOT ADMITTED.

Furniture, fixtures, and safes, ..	\$2,734 99	
Commuted commissions,	8,000 00	
Agents' Ledger balances,	2,485 74	
Total,		\$13,220 73
Total, (less items not admitted).....		\$637,707 82

V. LIABILITIES.

Net present value of all the outstanding policies in force Dec, 31, 1875, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. interest,	\$585,614 00	
Deduct net value of risks of this Company re-insured in other solvent Companies,	7,021 00	
Net re-insurance reserve,		\$578,593 00
Amount of any other liability, reserved for other claims,		2,090 00
Liabilities on policy-holders' account,		\$580,683 00
Surplus on policy-holders' account,		57,024 82
Total liabilities,		\$637,707 82

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at end of previous year,

	Number.	Amount
Whole life policies,	1,814	\$3,497,440 00
Endowment policies,	831	1,080,912 00
All other policies,	23	81,500 00
	2,668	\$4,659,852 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies,	827	\$1,497,466 00
Endowment policies,	248	305,451 00
All other policies,	30	65,500 00

Old Policies revived during the year.

	Number.	Amount.
Whole life policies,	12	\$25,725 00
Endowment policies,	4	3,700 00

Addition by dividends.

Whole life policies,		\$3,846 00
Endowment policies,		1,020 00
Total,	3,789	\$6,562,560 00
Deduct policies ceased to be in force,	832	1,531,758 00
	2,957	\$5,030,802 00

Number and amount of policies which have ceased to be in force during the year

	Number.	Amount.
By death,.....	24	\$32,657 00
By expiry,.....	7	28,000 00
By surrender,.....	238	468,593 00
By lapse,.....	298	481,700 00
By change and decrease,.....	35	91,000 00
Not taken,.....	230	439,808 00
Total terminated,.....	832	\$1,531,758 00

Total Policies Re-insured.

	Number.	Amount.
Whole life policies,.....	40	\$172,500 00
All other policies,.....	4	16,000 00
Total re-insured,.....	44	\$188,500 00

VIII. BUSINESS IN CONNECTICUT IN 1875.

Policies in force in Connecticut,.....	420	\$515,851 00
Policies issued during the year,.....	93	128,231 00
Total,	513	\$644,082 00
Deduct number and amount ceased to be in force,.....	89	137,834 00
Total in force Dec. 31, 1875,.....	424	\$506,248 00

	Number.	Amount.
Amt. of losses and claims on policies paid during year,....	2	\$5,137 00
Premiums collected,.....		20,925 49

Schedule A—Real Estate owned by the Company.

Real estate in Fleetwood, Westchester County, N. Y....		\$825 00
“ Mount Vernon, “ “		1,020 00
“ Metuchen, Middlesex “ N. J.,....		4,220 00
“ Brooklyn, N. Y.,.....		4,754 77
“ Elizabeth, N. J.,.....		16,790 00
“ New York City,.....		3,020 00
		\$30,629 77

Schedule C—Loans on Collaterals.

	Par Value.	Market Value.	Am't Loaned.
United States 5-20's,.....	\$1,000 00	\$1,222 00	\$1,000 00
“ “	1,000 00	1,222 00	1,000 00
Oriental Bank,.....	1,000 00	2,000 00	1,000 00
Fifth National Bank,.....	1,500 00	3,000 00	1,500 00
Clark Thread Co.,.....	5,000 00	6,000 00	5,350 00
Hamilton Fire Insurance Co.,.....	900 00	1,400 00	
Total,.....	\$10,400 00	\$14,844 00	\$9,850 00

Schedule E—*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
U S. STOCKS :—		
U. S. Bonds,.....	\$137,000 00	\$163,030 00
RAILROAD BONDS :—		
East B'dway, Dry Dock & Battery R. R. 1st mort.,	38,000 00	38,000 00
MISCELLANEOUS :—		
Bonds of the Town of Sodus, N. Y.,.....	10,000 00	10,000 00
“ “ Somerset, N. Y.,.....	14,000 00	14,000 00
“ “ Yates, N. Y.,.....	11,000 00	11,000 00
Total cost value,.....	\$218,215 00	\$210,000 00
		\$236,030 00

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY,

BOSTON, MASS.

Commenced Business Dec, 27, 1862.

GEORGE THORNTON, *President.*GEO. B. WOODWARD, *Secretary.**Attorney in Connecticut, S. E. BALDWIN, New Haven.*

Amount of net or ledger assets Dec. 31, 1874,.....	\$2,469,737 58
Decrease of assets during 1875, by amount not allowed by Ins. Comrs. Feb. 1875, ..	\$6,500 00
Decrease of assets by amount of notes and interest deducted from losses un- der the Mass. N. F. Law, in error, in former years, returned,.....	2,944 74
Total,....	9,444 74
Extended at.....	\$2,460,292 84

II. INCOME DURING THE YEAR.

Received for premiums without de- ductions for commissions or other expenses,.....	\$357,701 12
Premium notes, loans or liens taken in part payment for premiums,....	53,788 57
Premiums paid by dividends, inclu- ding reconverted additions, \$427,- 58; by surrendered policies, \$172,. 671 57,.....	173,099 15
Total,.....	\$584,588 84
Deduct amount paid to other compa- nies for re-insurance on policies in this company,	462 57
Total premium income,.....	\$584,126 27

Received for interest upon mortgage loans,.....	\$82,324 04	
Received for interest upon bonds owned and dividends on stock,.....	33,111 25	
Received for interest on premium notes, loans, or liens,.....	21,556 53	
Received for interest on other debts due the Co.,.	18,599 05	
Received as discount on claims paid in advance,...	3,485 78	
Received for profits on bonds, stocks, or gold actually sold,.....	1,952 38	
Total income during the year,.....		\$745,155 30
Total,.....		\$3,205,448 14

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions,.....	\$205,595 94	
Premiums notes, loans or liens used in payment of the same,.....	4,850 22	
Paid for matured endowments and additions,.....	5,934 33	
Premium notes, loans or liens used in payment of the same,.....	2,997 67	
Total, .....	..\$219,378 16	
Paid to annuitants,.....	1,774 77	
Paid for surrendered policies,.....	43,352 35	
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse,.....	65,662 98	
Cash surrender values, including reconverted additions, applied in payment of premiums,.....	172,671 57	
Dividends paid to policy-holders, and applied in payment of premiums,.....	427 58	
Total paid policy-holders,.....	\$503,267 36	
Paid for commissions to agents,.....	24,016 70	
Paid for salaries and traveling expenses of managers of agencies and general, special and local agents,...	19,387 14	
Paid for medical examiners' fees,.....	4,198 00	
Paid for salaries and other compensation of officers and other office employes,.....	27,385 27	
State and local taxes in State where organized, \$353.42 taxes, licenses, fines, and fees in other States, \$3,606.00,.....	3,959 42	
Paid for rent, less \$2,055.44, received under sub-lease	10,211 07	
Paid for furniture and fixtures and safes for home and agency offices,.....	91 28	
Paid for advertising,.....	5,822 33	
Paid for Printing, \$1,628.55; stationery, \$862.42; Traveling expenses, \$3,626.42; Legal expenses, \$4,645.67; Postage stamps, \$427.30; other incidental expenses, \$6,567.38.....	17,757 74	
Total disbursements during the year,.....		\$616,096 31
Balance Dec. 31, 1875,		\$2,589,351 83

IV. ASSETS,

AS PER LEDGER ACCOUNTS.

Loans on bond and mortgage (first liens),.....	1,307,850 00	
Loans secured by pledge of bonds, stocks or other marketable collaterals, as per Schedule C.,.....	23,800 00	
Premiums notes, loans or liens on policies in force,	373,838 23	
Par value of bonds and stocks owned absolutely, as per Schedule E.,.....	798,500 00	
Cash in Company's office,.....	1,045 87	
Cash deposited in banks,.....	67,650 87	
Bills receivable,.....	5,163 51	
Agents's ledger balances,.....	719 58	
Cash paid for commuting commissions,.....	9,283 77	
Loans on personal security,.....	1,500 00	
Total net or ledger assets,.....		\$2,589,351 83

OTHER ASSETS.

Interest due and accrued on bonds and mortgages,.....		\$28,639 78
Interest accrued on bonds and stocks,.....		14,813 73
Interest accrued on collateral loans,.....		303 83
Interest due and accrued on premium notes, loans or liens,.....		12,852 34
Market value of bonds and stocks over par, as per Schedule E.,.		27,812 50
Gross premiums due and unreported on policies in force Dec. 31, 1875,.....	\$46,294 63	
Gross def. premiums on policies in force Dec. 31,'75,	45,935 26	
Total,.....	\$92,229 89	
Deduct the loading on above gross amount,.....	18,445 98	
Net amount of uncollected and deferred premiums,.....		73,783 91
Total assets,.....		\$2,747,557 92

ITEMS NOT ADMITTED.

Commuted Commissions,.....	\$9,283 77	
Agent's balances,.....	719 58	
Loans on personal security,.....	1,500 00	
Bills receivable,.....	5,163 51	
Total,.....		\$166,666 86
Total assets (less items not admitted),.....		\$2,730,891 06

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of Dec. 1875, computed ac- cording to the Actuaries' or Combined Experience Table of Mortality, with 4 per ct. interest,.....	\$2,555,239 00	
Deduct net value of risks of this company re-insur- ed in other solvent companies,.....	2,812 00	
Net re-insurance reserve,.....		\$2,552,427 00

Claims for death losses due and unpaid,.....	\$1,000 00
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due,....	27,799 00
Claims for death losses, and other policy claims, re- sisted by the Company,.....	1,000 00
Total policy claims,.....	\$29,799 00
Amount due on account of rents,.....	1,687 50
Liabilities on policy-holders' account,.....	\$2,583,913 50
Gross surplus on policy-holders' account,	146,977 56
Total liabilities,.....	\$2,730,891 06

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31, '74,	\$394,646 63
Recived during the year,.....	53,788 57
Total,	\$448,435 20

Deductions during the year as follows:

Notes, loans or liens used in payment of losses & claims	\$7,847 89
Notes, loans or liens used in purchase of surrendered policies, and voided by lapse,.....	65,662 93
Notes, loans or liens redeemed by maker in cash,....	1,086 15
Total reduction of premium note account,.....	74,596 97
Total note assets at end of the year,.....	\$373,838 23

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at end of previous year.

	Number.	Amount.
Whole life policies,	4,675	\$11,139,501 00
Endowment policies,.....	2,206	3,394,813 00
All other policies,.....	10	15,300 00
Total number and amount,	6,891	\$14,549,614 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies,.....	603	\$1,019,718 00
Endowment Policies,.....	235	212,910 00

Old Policies revived during the year.

	Number.	Amount.
Whole life policies,.....	5	\$7,000 00
Endowment policies,.....	1	2,000 00
Total number and amount,.....	7,735	\$15,791,242 00
Deduct policies ceased to be in force,.....	1,856	4,274,412 00
Total policies in force at the end of the year,.....	5,879	\$11,516,830 00

Number and amount of policies which have ceased to be in force during the year:

	Number.	Amount.
By death,.....	66	\$168,488 00
By expiry,.....	4	8,932 00
By surrender,.....	242	509,120 00
By lapse,.....	1,076	2,402,865 00
By change and decrease,.....	384	1,017,250 00
Not taken,.....	84	167,757 00
Total terminated,.....	1,856	4,274,412 00

Policies Re-insured during the year.

	Number.	Amount.
Whole life policies,.....	4	\$35,000 00

VIII. BUSINESS IN CONNECTICUT IN 1875.

	Number.	Amount.
Policies in force in Connecticut, Dec. 31, 1875,.....	190	\$362,950 00
Policies issued during the year,.....	24	30,377 00
Total	214	\$393,327 00
Deduct number and amount ceased to be in force,.....	10	94,573 00
Total number and amount in force Dec. 31, 1875,	204	\$298,754 00
Amt. of losses and claims on policies incurred during year	3	7,125 00
Amt. of losses and claims on policies paid during year,.....	2	5,125 00
Premiums collected during the year in cash, \$8,232 87; notes or credits, \$2,144 00,.....		10,376 87

Schedule C—Loans on Collaterals.

	Par Value.	Market Value.	Amt. Loaned
Cedar Rapids & Missouri River R. R.,....	\$5,000 00	\$4,662 50	\$10,000 00
Narragansett Steamship Co.,.....	7,000 00	7,000 00	
Michigan Central R. R.,.....	1,000 00	592 50	1,800 00
Boston & Albany R. R.,.....	1,000 00	1,335 00	12,000 00
American Whip Co.,.....	20,500 00	20,500 00	
Total,.....	\$34,500 00	\$34,090 00	\$23,800 00

Schedule E—Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. STOCKS :—		
United States 6's, 1881,.....	\$10,000 00	\$11,925 00
“ 5-20's, 1864,	8,000 00	9,020 00
“ “ 1865,.....	67,000 00	77,720 00
“ “ 1867,.....	15,000 00	18,000 00
MUNICIPAL BONDS :—		
City of Portland, 6 per cent.,.....	5,000 00	5,000 00
“ Boston, 6 “	20,000 00	20,000 00
“ “ 6 “	5,000 00	5,012 50
“ Albany, 6 “	5,000 00	5,050 00
“ “ 6 “	5,000 00	5,000 00

			Par Value.	Market Value.
City of Lynn,	6 per cent.		\$1,000 00	\$1,030 00
"	"	6 "	10,000 00	10,300 00
"	"	6 "	3,000 00	3,142 50
"	Bath,	6 "	2,000 00	2,000 00
"	Salem,	6 " Water loan,	2,000 00	2,080 00
"	"	6 "	4,000 00	4,040 00
"	"	6 "	5,000 00	5,200 00
"	Cambridge,	6 "	2,000 00	2,100 00
"	Cincinnati	7 3-10 "	10,000 00	10,700 00
"	Chicago,	7 " Tunnel,	5,000 00	5,225 00
"	"	7 "	5,000 00	5,150 00
Town of Brighton,			25,000 00	25,000 00

BANK STOCKS :—

New England National Bank,	10,000 00	13,800 00
Tremont " "	5,000 00	5,575 00
Continental " "	7,000 00	7,560 00
Boylston " "	3,500 00	4,655 00
Washington " "	10,000 00	13,800 00

RAILROAD BONDS :—

Boston & Albany R. R., 7 per cent.,	75,000 00	84,375 00
Old Colony & Newport Railway, 7 per cent.,	18,000 00	18,270 00
Vermont Cen. & Ver. & Can. R. R. 8 per ct. equip.,	5,000 00	2,500 00
Ogdensburg & Lake Champlain R. R., 8 " "	5,000 00	4,600 00
Phila., Wilmington & Baltimore R. R. 6 " "	7,000 00	7,070 00
Old Colony & Newport Railway, 6 " "	3,000 00	3,000 00
Lansing, Jackson & Sag. R. R., 8 per cent. 1st mort.	10,000 00	8,500 00
Illinois Grand Trunk Railway, 8 " mortgage,	20,000 00	21,400 00
Grand River Valley R. R., 8 " "	10,000 00	9,000 00
Michigan Central R. R., 8 " "	5,000 00	4,587 50
Cedar Rapids & Mo. R. R. 7 " "	15,000 00	13,987 50
Chicago, Burl. & Quincy R.R. 7 " "	20,000 00	21,400 00
Boston & Providence R. R., 7 " "	25,000 00	27,875 00
Nashua & Rochester R. R., 1st mortgage,	25,000 00	23,125 00
Lowell & Andover R. R., 6 per cent.,	20,000 00	19,000 00
Boston & Albany, 6 " "	45,000 00	46,350 00
Vermont Central, 8 " "	1,000 00	500 00
Loan to Old Colony and Newport R. R. Co.,	50,000 00	50,000 00
Loan to Boston & Providence R. R. Corp.,	88,000 00	88,000 00
Loan to Boston & Lowell " "	10,000 00	10,000 00

RAILROAD STOCKS :—

Vermont & Canada R. R.,	12,000 00	3,600 00
Boston & Maine R. R.,	5,000 00	5,287 50

MISCELLANEOUS :—

Newton & Watertown Gas Light Co.,	20,000 00	20,300 00
Boston " "	25,000 00	25,500 00
New England Mortgage Security Co.,	5,000 00	5,000 00
Loan to the Appleton Company,	25,000 00	25,000 00

Total cost value,.....\$803,908 62 \$798,500 00 \$826,312 50

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY,

SPRINGFIELD, MASS.

Commenced Business August 1, 1851.

E. W. BOND, *President.*AVERY J. SMITH, *Secretary**Attorney in Connecticut, A. H. BOND, Hartford.*

Amount of net or ledger assets Dec. 31, 1874,..... \$5,157,960 47

II. INCOME DURING THE YEAR.

Received for premiums without deductions for commissions or other expenses,.....	\$806,950 46
Premiums notes, loans or liens taken in part payment for premiums,....	235,700 79
Premiums paid by dividends including re-converted additions, \$77,-808.42; by surrendered policies, \$36,047.96,	113,856,38
Total,.....	\$1,156,507 63
Deduct amount paid to other companies for re-insurance on policies in this company,.....	19,438 52
Total premium income,.....	\$1,137,069 11
Received for interest on mortgage & collateral loans,	271,019 88
Received for interest upon bonds owned and dividends on stock,.....	37,523 77
Received for interest on premium notes, loans or liens,.....	48,801 40
Received for interest on other debts due the Co.,..	12,581 80
Received as discount on claims paid in advance,....	1,405 31
Received for rents for use of Company's property,.	4,382 16
Total income during the year,.....	\$1,512,783 43
Total,.....	\$6,670,743 90

III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions,....	\$394,278 05
Premium notes, loans or liens used in payment of the same,.....	19,558 05

Paid for matured endowments,.....	\$9,472 70	
Premium notes, loans or liens used in payment of the same,..	1,527 30	
Total,.....	\$424,836 10	
Deduct amount received from other companies for losses or claims on policies of this company re-insured,	7,966 56	
Total amount actually* paid for losses and ma- tured endowments,.....	\$416,869 54	
Paid for surrendered policies,.....	11,619 42	
Premium notes, loans or liens, used in purchase of surrendered policies, and voided by lapse,.....	81,014 91	
Cash surrender values, applied in payment of pre- miums and interest,.....	36,876 20	
Cash dividends paid to policy-holders, \$16,623.31 ; same applied in payment of premiums, \$77,808.42; and interest on premium notes, \$7,335.80,.....	101,767 53	
Premium notes, loans or liens used in payment of dividends to policy-holders,.....	128,119 74	
Total paid to policy-holders,....	\$776,267 34,	
Paid for commissions to agents,.....	73,487 99	
Paid for salaries and traveling expenses of mana- gers of agencies, general, special & local agents, .	61,102 66	
Paid for medical examiners' fees,.....	7,324 00	
Paid for salaries and other compensation of officers and other office employes,.....	35,624 88	
State and local taxes in State where organized, \$2,- 304.92 ; Taxes, licenses, fines & fees in other States, \$9,471.36,.....	11,776 28	
Paid for rents,.....	10,202 20	
Paid for furniture and fixtures and safes for home and agency offices,.....	800 00	
Paid for advertising and printing,.....	6,770 81	
Paid for postage, stationery, law &c.,.....	13,827 43	
Profit and loss,.....	619 12	
Total disbursements during the year,.....	\$997,802 71	
Balance,	\$5,672,941 19	

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.,....	\$157,964 70
Loans on bonds and mortgage (first liens),.....	3,659,735 00
Loans secured by pledge of bonds, stocks or other marketable collaterals, as per Schedule C.,.....	209,964 76
Premium notes, loans or liens on policies in force,	986,053 25
Cost value of bonds and stocks owned absolutely, as per Schedule E.,.....	561,654 25

Cash in Company's office.....	\$71,643 60
Cash deposited in Banks,.....	20,255 99
Bill receivable,.....	5,669 64
Total net or ledger assets,	\$5,672,941 19

OTHER ASSETS.

Interest due and accrued on bonds and mortgages,.....	\$142,036 34
Interest due and accrued on bonds and stocks,.....	10,875 71
Interest due and accrued on collateral loans,.....	4,932 05
Interest due and accrued on premium notes or liens,.....	34,710 68
Rents due and accrued on Company's property or lease,.....	1,383 34
Market value of bonds and stocks over cost, as per Schedule E.,	6,013 75
Gross premiums due and unreported on policies in force Dec. 31, 1875,.....	\$111,474 46
Gross def. premiums on policies in force Dec. 31, '75	133,406 61
Total,.....	\$244,881 07
Deduct the 16 per cent on above gross amount,.....	39,180 97

Net amount of uncollected and deferred premiums,	205,700 10
Furniture, fixtures and safes,.....	8,179 23
Cash in the hands of agents, secured,.....	16,142 24
Total assets,.....	\$6,102,914 63

ITEMS NOT ADMITTED.

Furniture, fixtures and safes,.....	\$8,179 23
Cash in hands of agents,	16,142 24
Bills receivable,.....	5,669 64
Total,.....	\$29,991 11
Total assets (less items not admitted).....	\$6,072,923 52

V. LIABILITIES.

Net present value of all the outstanding policies in force, Dec. 31, 1875, computed according to the Actuaries' or Combined Experience Table of Mor- tality, with four per cent. interest,.....	\$5,380,416 00
Deduct net value of risks of this Company re-in- sured in other solvent Companies,.....	25,391 00
Net re-insurance reserve,.....	\$5,354,725 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due,	\$107,400 00
Claims for death losses, and other policy claims re- sisted by the Company, including resisted losses of previous years,.....	43,200 00
Total policy claims,.....	150,600 00
Unpaid dividends of surplus, or other profits due policy-holders, ..	24,562 93
Liabilities on policy-holders account,.....	\$5,529,887 93
Gross surplus on policy-holders' account,.....	543,035 59
Total liabilities,.....	\$6,072,923 52

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31, '74,.	\$988,447 80
Received during the year,.....	235,700 79
Received during the year for interest &c.,...	581 55
Total,	\$1,224,730 14

Deductions during the year as follows:

Notes, loans or liens used to pay losses and claims,.	\$21,085 35
Notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	81,014 91
Notes, loans or liens used in payment of dividends to policy-holders,.....	128,119 74
Notes, loans or liens redeemed by maker in cash,.....	5,392 08
Total reduction of premium note account,.....	235,612 08
Balance note assets at the end of the year,.....	\$989,118 06

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at end of previous year.

	Number.	Amount.
Whole life policies,.....	9,418	\$23,820,512 00
Endowment policies,.....	2,863	5,185,387 00
All other policies,.....	2,210	4,758,845 00
Total number and amount,.....	14,491	\$33,764,744 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies,.....	1,326	\$4,451,980 00
Endowment policies,.....	328	678,947 00
All other policies,.....	23	56,000 00

Old Policies revived during the year.

	Number.	Amount.
Whole life policies,.....	4	\$33,000 00
All other policies,.....	1	10,000 00

Total number and amount,.....	16,173	\$38,994,671 00
Deduct policies ceased to be in force,.....	1,429	3,965,597 00

Total policies in force at the end of the year,.....	14,744	\$35,029,074 00
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Number and amount of policies which have ceased to be in force during the year.

	Number.	Amount.
By death,.....	159	\$458,200 00
By expiry,.....	530	1,266,400 00
By surrender,.....	173	470,275 00
By lapse,	352	1,113,630 00
By change and decrease,.....		94,152 00
Not taken,	215	562,940 00
Total terminated,.....	1,429	\$3,965,597 00

Policies Re-insured during the year.

	Number.	Amount.
Policies re-insured,.....		383,500 00

VIII. BUSINESS IN CONNECTICUT IN 1875.

	Number.	Amount.
Policies in force in Connecticut, Dec. 31, 1874,.....	447	\$871,025 00
Policies issued and revived during the year,.....	29	51,045 00
Total,	476	922,070 00
Deduct number and amount ceased to be in force,.....	31	87,953 00
Total number and amount in force Dec. 31, 1875,....	445	\$834,117 00
Am't. of losses and claims on policies incurred during year,	6	35,500 00
Am't. of losses and claims on policies paid during the year,	4	20,000 00
Premiums collected in cash, \$26,367.78 : Notes or credits, \$10,572.04,.....		\$36,939 82

Schedule A—Real Estate owned by the Company.

Real Estate in Springfield, Mass.,.....\$157,964 70

Schedule C—Loans on Collaterals.

	Par Value.	Market Value.	Amt. Loaned.
Bigelow Mfg. Co. and sureties,.....	\$1,000 00	\$600 00	\$500 00
Springfield Gas Light Co.,.....	1,900 00	2,850 00	1,900 00
Union Paper Manufacturing Co.,.....	1,500 00	2,100 00	1,500 00
Coheco National Bank, Dover, N. H.,	3,000 00	3,600 00	3,000 00
Union Paper Manufacturing Co.,.....	15,000 00	21,000 00	10,000 00
Pyncheon National Bank, Springfield,...	2,500 00	4,125 00	2,000 00
Union Paper Manufacturing Co.,.....	2,000 00	2,800 00	5,000 00
Worthy " "	5,000 00	5,000 00	
Ætna Fire Insurance Co., Hartford,....	2,000 00	3,800 00	3,100 00
N. Y., N. H. & Hartford R. R.,.....	1,400 00	2,100 00	
Worcester Gas Light Co.,.....	3,000 00	4,050 00	6,500 00
Pyncheon National Bank,.....	1,300 00	2,145 00	
John Hancock National Bank,.....	500 00	650 00	
Leicester National Bank,.....	800 00	1,200 00	
Worcester Gas Light Co.,.....	2,000 00	2,700 00	2,000 00
Chapin Banking and Trust Co.,.....	2,500 00	3,125 00	2,000 00
First National Bank,.....	1,400 00	2,030 00	1,000 00
N. Y., N. H. & Hartford R. R.,.....	4,000 00	6,000 00	5,000 00
Riverside Paper Co. and sureties,.....	10,000 00	15,000 00	15,000 00
Council Bluffs & St. Joe R. R.,.....	8,000 00	7,600 00	10,000 00
St. Joe & Council Bluffs R. R.,.....	5,000 00	4,250 00	
N. Y., N. H. & Hartford R. R.,.....	3,900 00	5,850 00	3,000 00
Massasoit Paper Mfg. Co. and sureties,	15,000 00	21,000 00	11,000 00
Pettis County R. R.,.....	1,000 00	1,000 00	898 51
Coheco National Bank, Dover, N. H.,	10,000 00	12,000 00	10,000 00
Union Paper Mfg. Co. and sureties,....	45,500 00	63,700 00	40,000 00
" " " "	15,000 00	21,000 00	32,500 00
Missouri Valley R. R.,.....	27,000 00	22,950 00	
" " " "	40,000 00	34,000 00	34,000 00
N. Y., N. H. & Hartford R. R.,.....	5,800 00	8,700 00	8,000 00
Farm. & Mechanics Nat. Bk., Hartford	2,800 00	3,640 00	
Collateral Note with sureties,.....			2,000 00
" " " "			46 25
Total,.....	\$238,900 00	\$290,565 00	\$209,964 76

Schedule E—Stocks and Bonds owned by the Company.

	Par Value	Market Value.
U. S. AND STATE STOCKS :—		
United States 6's, 1881,	\$52,700 00	\$63,767 00
“ 5-20's, 1868,	95,000 00	114,950 00
“ 5-20's, 1865,	52,000 00	60,580 00
New York State Bounty Loan,	70,000 00	72,800 00
MUNICIPAL BONDS :—		
City of Springfield,	3,000 00	3,135 00
RAILROAD STOCKS :—		
Boston & Albany R. R.,	30,000 00	40,500 00
RAILROAD BONDS :—		
Council Bluffs & St. Joe,	30,000 00	28,500 00
Burlington, Cedar Rapids & Minnesota,	11,050 00	4,420 00
Kansas Pacific,	26,000 00	18,850 00
“ “ coupon certificates,	4,095 00	4,095 00
Missouri Pacific,	24,000 00	24,000 00
Peoria & Rock Island,	5,000 00	2,650 00
Indianapolis, Bloomington & Western,	40,000 00	16,000 00
St. Louis, Alton & Terre Haute,	31,500 00	34,650 00
Buffalo, New York & Erie,	6,000 00	6,000 00
St. Joe & Denver City,	20,000 00	4,000 00
BANK STOCKS :—		
Agawam National Bank, Springfield,	500 00	700 00
Pyncheon “ “	2,000 00	3,300 00
First “ “	10,000 00	14,500 00
Second “ “	8,100 00	16,200 00
Chicopee “ “	3,300 00	5,445 00
John Hancock “ “	1,000 00	1,300 00
First “ Chicopee,	2,400 00	3,960 00
First “ Northampton,	3,400 00	4,930 00
Eliot “ Boston,	1,500 00	1,650 00
Webster “ “	2,500 00	2,625 00
Merchants “ “	1,500 00	2,115 00
National Bank of Com., “	4,700 00	5,546 00
Metropolitan National Bank, New York,	5,000 00	6,500 00
Total cost value,	\$53,035 82	\$68,771 00

METROPOLITAN LIFE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business January, 1867.

JOS. S. KNAPP, *President.*ROBT. A. GRANNISS *Secretary.**Attorney in Connecticut, J. N. BACON, New Haven.*

I. CAPITAL.

Capital stock paid up in cash,.....\$200,000 00
 Amount of net or ledger assets Dec. 31, 1874,..... \$1,521,894 80

II. INCOME DURING THE YEAR.

Received for premiums without de-
 ductions for commissions or other
 expenses,..... \$910,424 67
 Premium notes, loans or liens taken
 in part payment for premiums,..... 48,171 40
Total,..... \$958,596 07
 Deduct amount of premiums paid
 to other companies for re-insur-
 ance on policies in this company, 4,044 03
Total premium income,..... \$954,552 04
 Received for interest upon mortgage loans,..... 38,584 67
 Received for interest upon bonds owned, and divi-
 dends on stock,..... 22,874 93
 Received for interest on premium notes, loans or
 liens, 26,783 74
 Received for interest on other debts due the Co.,... 18,880 96
Total income,..... \$1,061,176 34
Total,..... \$2,583,071 14

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions,.....\$279,692 91
 Premium notes, loans or liens used in pay-
 ment of the same,..... 6,863 27
 Paid matured endowments & additions,... 1,275 00
 Premium notes, loans or liens used in pay-
 ment of same,..... 725 00
Total amount actually* paid for losses and
 matured endowments,.....\$288,556 18

Paid for surrendered policies,.....	\$138,072 80	
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse,.....	112,196 34	
Cash dividends paid to policy-holders,.....	80,919 68	
Premium notes, loans or liens used in payment of dividends to policy-holders,	14,594 24	
Total paid policy-holders,.....	\$634,339 24	
Paid stockholders for interest or dividends.....	7,000 00	
Paid for commission to agents,.....	99,814 97	
Paid for salaries and traveling expenses of managers of agencies, general, special and local agents,.....	13,519 73	
Paid for medical examiners' fees,.....	14,897 87	
Paid for salaries and other compensation of officers and other office employes,.....	35,522 94	
Paid for United States taxes and revenue stamps, \$1,- 912.00; for taxes, licenses fines and fees in other States, \$7,574.33,.....	9,486 33	
Paid for rent,.....	11,488 35	
Paid for advertising,.....	9,229 15	
Paid for legal fees, stationery, printing, exchange, profit and loss and all other items,.....	25,301 49	
Total disbursements,.....		\$860,600 07
Balance,.....		\$1,722,471 07

IV. ASSETS,

AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of all encum- brances, as per Schedule A,.....	\$165,150 00	
Loans on bond and mortgage (first liens),.....	612,250 00	
Loans secured by pledge of bonds, stocks and other marketable collaterals, as per Schedule C,.....	60,610 91	
Premium notes, loans or liens on policies in force,.	374,969 68	
Cost value of bonds and stocks owned absolutely, as per Schedule E,.....	318,000 00	
Cash in Company's office,.....	5,030 19	
Cash deposited in banks,.....	34,220 15	
Agents' ledger balances,.....	69,628 56	
Furniture, fixtures and safes half cost, \$15,778.80; commuted commissions, \$48,342.69; agency sup- plies, \$4,000.00; advances to agents, \$14,490.00	82,611 58	
Total net or ledger assets,.....		\$1,722,471 07

OTHER ASSETS.

Interest accrued on bonds and mortgage,.....	953 44	
Interest due and accrued on bonds and stocks,.....	1,534 56	
Interest due and accrued on collateral loans, premium notes, loans or liens,.....	20,876 74	
Market value of bonds and stocks over cost, as per Schedule E,.	43,355 00	

Gross premiums due and unreported on policies in force Dec. 31, 1875,.....	\$211,247 07
Gross def. premiums on policies in force Dec. 31, '75, 185,410 83	
Total,	\$396,657 90
Deduct the loading on above gross amount,.....	59,498 68
Net amount of uncollected and deferred premiums,.....	\$337,159 22
Total assets,.....	\$2,126,350 03
ITEMS NOT ADMITTED,	
Furniture, fixtures, and safes,..	\$15,778 30
Commuted commissions,.....	48,342 69
Cash advanced to officers and agents,....	14,490 59
Agents' balances,.....	69,628 56
Supplies, printed matter and stationery,.....	4,000 00
Total,	\$152,240 14
Total, (less items not admitted).....	\$1,974,109 89

V. LIABILITIES.

Net present value of all the outstanding policies in force Dec. 31, 1875, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. interest,.....	\$1,813,763 00
Deduct net value of risks of this Company re-insured in other solvent Companies,.....	674 00
Net re-insurance reserve,.....	\$1,813,089 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due,.....	33,000 00
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders,.....	2 194 00
Amount due on account of salaries, rents and office expenses,....	1,200 00
Amount of any other liability of the Company,.....	7,221 93
Liabilities on policy-holders' account,.....	\$1,856,704 93
Gross surplus on policy-holders' account,.....	117,404 96
Total liabilities,.....	\$1,974,109 89

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31, 1874, \$461,177 13	
Received during the year,.....	48,171 40
Total,.....	\$509,348 53
<i>Deductions during the year as follows.</i>	
Notes, loans or liens used in paym't of losses & claims	\$7,588 27
Notes, loans or liens used in purchase of surrendered policies, and voided by lapse,.....	112,196 34
Notes, loans or liens used in payment of dividends to policy-holders,.....	14,594 24
Total reduction of premium note account,.....	134,378 85
Balance note assets at the end of the year,.....	\$374,969 68

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at end of previous year.

	Number.	Amount.
Whole life policies,.....	16,742	\$25,499,081 00
Endowment policies,.....	2,203	1,857,297 00
All other policies,.....	27	28,767 00
	18,972	\$27,385,145 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies,	4,525	\$6,499,221 00
Endowment policies,.....	106	62,917 00
All other policies,.....	1	805 00

Old Policies revived during the year.

Whole life policies.....	155	\$233,087 00
Endowment policies,.....	43	40,416 00

Total Number and amount,.....	23,802	\$34,221,591 00
Deduct policies ceased to be in force,.....	6,361	9,114,504 00

Total policies in force at the end of the year,.....17,441 \$25,107,087 00

Number and amount of policies which have ceased to be in force during the year.

By death and maturity,.....	208	\$295,707 00
By surrender,.....	1,578	1,927,053 00
By lapse,.....	2,888	4,130,183 00
By change and decrease,.....	940	1,600,510 00
Not taken,.....	747	1,161,051 00

Total terminated,..... 6,361 \$9,114,504 00

VIII. BUSINESS IN CONNECTICUT IN 1875.

	Number.	Amount.
Policies in force Dec. 31, 1874,.....	865	\$2,015,642 00
Policies issued during the year,.....	119	247,427 00
Total,.....	984	\$2,263,069 00
Deduct number and amount ceased to be in force,.....	364	679,186 00
Total number and amount in force Dec. 31, 1875,	620	\$1,583,883 00
Amt. of losses and claims on policies incurred during year	7	13,500 00
Amount of losses and claims paid during the year,..	6	12,000 00
Premiums collected,.....		49,365 84

Schedule A—*Real Estate owned by the Company.*

Real Estate in New York City,..... \$165,150 00

Schedule C—*Loans on Collaterals.*

	Par Value.	Market Value.	Amt. Loaned.
Kings Co. N. Y. Improv. 7 per cent. bd.,.....	\$14,000 00	\$15,120 00	\$13,000 00
Brooklyn, N. Y., Public Parks, 7's,.....	42,000 00	46,200 00	41,110 91
“ Bushwick Av. 7's,.....	7,000 00	7,350 00	6,500 00
Total,.....	\$63,000 00	\$68,670 00	\$60,610 91

Schedule E—Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. STOCKS:—		
United States 5-20's, gold.....	\$141,000 00	\$169,200 00
“ Pacific 6's, currency,.....	22,000 00	27,005 00
MUNICIPAL BONDS:—		
Brooklyn City, New York 7 per cent	42,000 00	45,615 00
Rochester “ “	38,000 00	40,660 00
Peekskill “ “ Water,.....	25,000 00	26,250 00
New York “ “	25,000 00	25,625 00
Kings County, N. Y., 7 per cent,.....	25,000 00	27,000 00
Total,.....	\$318,000 00	\$361,355 00

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

NEWARK, N. J.

Commenced Business April 18, 1845.

LEWIS C. GROVER, *President.*EDWARD A. STRONG, *Secretary.**Attorney in Connecticut, A. W. DAY, Hartford.*

Amount of net or ledger assets December 31, 1874,.....\$29,661,929 41

II. INCOME DURING THE YEAR.

Received for premiums without de- ductions for commissions or other expenses,.....	\$2,241,497 87
Premiums paid by dividends includ- ing re-converted additions, \$2,357,- 394.01; by surrendered policies, \$153,565.22	2,510,959 23
Received for annuities,.....	4,029 17
Total premium income,.....	\$4,756,486 27
Received for interest upon mortgage loans,.....	804,563 57
Received for interest upon bonds owned and divi- dends on stock,.....	724,906 90
Received for interest on prem. notes, loans or liens	461,000 40
Received as discount on claims paid in advance,...	1,679 92
Received for rents for use of Co's property,.....	3,350 00
Total income during the year,.....	\$6,751,987 06
Total,	\$36,418,916 47

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions.....	\$1,836,695	19
Premium notes, loans or liens used in payment of the same,.....	134,411	59
Paid for matured endowments and additions,.....	98,963	46
Premium notes, loans or liens used in payment of the same,.....	23,036	54
Amount actually paid for losses and matured endowments,.....	\$2,093,106	78
Paid to annuitants,.....	1,851	44
Paid for surrendered policies,.....	253,230	03
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse,.....	162,723	91
Cash surrender values, including re-converted ad- ditions, applied in payment of premiums,.....	153,565	22
Cash dividends paid policy-holders, \$174,680.80; same applied in paym't of prem's, \$2,357,394.01	2,532,074	81
Notes, loans or liens used in payment of dividends to policy-holders,.....	330,438	49
(Total paid policy-holders, .....\$5,526,990.68.)		
Paid for commissions to agents,.....	358,899	26
Paid for medical examiners' fees,.....	27,996	81
Paid for salaries and other compensation of officers and other office employes,.....	79,054	75
Taxes, licenses, fines and fees,.....	116,041	77
Paid advertising, printing, postage, exchange, &c.	114,748	94
Total disbursements,.....	\$6,223,732	21
Balance,.....	\$30,190,184	26

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A,.....	\$235,353	64
Loans on bonds and mortgage (first liens).....	12,821,812	20
Premium notes, loans or liens on policies in force, .	5,843,852	88
Cost value of bonds and stocks owned absolutely, as per Schedule E,.....	10,675,255	63
Cash in Company's office,.....	21,833	73
Cash deposited in banks,.....	542,085	22
Agents' ledger balances,.....	49,990	96
Total net or ledger assets,.....	\$30,190,184	26

OTHER ASSETS.

Interest due and accrued on bonds and mortgage,.....	\$348,937	84
Interest due and accrued on bonds and stocks,.....	130,827	89
Interest due and accrued on premium notes, loans or liens,.....	162,300	00
Market value of bonds and stocks over cost, as per Schedule E, .	316,210	00

Gross premiums due and unreported on policies in force Dec. 31, 1875,.....	\$160,783 31
Gross def. premiums on policies in force Dec. 31, '75,	91,977 81
Total,	\$252,761 12
Deduct the loading on above gross amount,.....	50,552 22
Net amount of uncollected and deferred premiums,.....	202,208 90
Total assets,.....	\$31,350,668 89
ITEMS NOT ADMITTED.	
Agents' balances,.....	49,990 96
Total assets (less items not admitted).....	\$31,300,677 93

V. LIABILITIES.

Net present value of all the outstanding policies in force Dec. 31, 1875, computed according to the Actuaries or combined Experience Table of Mortality, with four per cent. interest,...	\$27,764,185 00
Claims for death losses, and matured endowments in process of adjustment, or adjusted and not due,....	\$497,389 00
Claims for death losses and other policy claims resisted by the Company,	44,000 00
Total policy claims,.....	541,389 00
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders,.....	263,534 83
Liabilities on policy-holders' account,.....	\$28,669,108 83
Gross surplus on policy-holders' account,.....	2,631,569 10
Total liabilities,.....	\$31,300,677 93

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31, '74,.....	\$6,967,097 11
<i>Deductions during the year as follows :</i>	
Notes, loans or liens used to pay losses and claims,...	\$157,448 13
Notes, loans or liens used in purchase of surrendered policies and voided by lapse,...	162,723 91
Notes, loans or liens used in payment of dividends to policy-holders,.....	330,438 49
Notes, loans or liens redeemed by maker in cash,....	472,633 70
Total reduction of premium note account,..	\$1,123,244 23
Balance note assets at the end of the year,.....	\$5,843,852 88

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at end of previous year

	Number.	Amount.
Whole life policies,.....	38,069	\$122,785,629 00
Endowment policies,.....	3,194	9,043,452 00
All other policies,.....	40	152,600 00
	41,303	\$131,981,681 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies,.....	4,233	\$11,455,190 00
Endowment policies,.....	384	925,770 00
All other policies,....	20	59,600 00

Old Policies revived during the year.

	Number.	Amount
Whole life policies,.....	20	\$75,500 00
Endowment policies,.....	2	7,500 00

Old Policies increased during the year.

	Number.	Amount.
Whole life policies,.....	2	\$19,300 00
Endowment policies,		6,685 00

Total number and amount,.....	45,964	\$144,531,226 00
Deduct policies ceased to be in force,.....	2,949	10,427,123 00

Total policies in force at the end of the year,.....43,015 \$134,104,103 00

Number and amount of policies which have ceased to be in force during the year.

	Number.	Amount.
By death,	582	\$1,944,916 00
By expiry,.....	26	127,000 00
By surrender,.....	248	771,571 00
By lapse,.....	1,152	3,263,333 00
By change and decrease,.....	471	3,061,753 00
Not taken,.....	470	1,258,550 00
Total terminated,.....	2,949	\$10,427,123 00

VIII. BUSINESS IN CONNECTICUT.

	Number.	Amount.
Policies in force Dec. 31, 1874,.....	904	\$2,892,800 00
Policies issued during the year,.....	77	189,290 00
Total,	981	\$3,082,090 00
Deduct policies ceased to be in force during year,.	59	223,890 00

Total policies in force Dec. 31, 1875,.....	922	\$2,858,200 00
Amount of losses and claims on policies unpaid Dec. 31, 1874,.		5,000 00
Amount of losses and claims on policies incurred during year,....		51,000 00
Amount of losses and claims on policies paid during year,.....		30,000 00
Premiums collected,.....		32,157 87

Schedule A—Real Estate owned by the Company.

Real Estate in Newark, N. J.,.....\$235,353 64

Schedule E—Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. AND STATE STOCKS.		
United States coupons, 1881,.....	\$227,500 00	\$273,000 00
“ registered, 1881,	189,000 00	224,910 00

	Par Value	Market Value.
United States registered currency,.....	\$850,000 00	\$1,037,000 00
“ coupons, 1865,.....	239,000 00	286,800 00
State of Massachusetts, annuity,.....	800 00	800 00
MUNICIPAL BONDS :—		
City of Brooklyn, N. Y.,.....	65,000 00	65,000 00
“ Albany, “	25,000 00	25,000 00
“ Utica, “	145,000 00	145,000 00
“ Auburn, “	150,000 00	150,000 00
“ Newark, N. J.,.....	900,000 00	900,000 00
“ “ “ Aqueduct,.....	2,494,000 00	2,494,000 00
“ Elizabeth, “	547,000 00	547,000 00
“ Rahway, “	169,000 00	169,000 00
“ Jersey City, N. J.,.....	50,000 00	50,000 00
“ New Brunswick, N. J.,.....	64,000 00	64,000 00
“ Orange, N. J.,.....	40,000 00	40,000 00
“ Springfield, Ill.,.....	89,000 00	89,000 00
“ Dayton, Ohio,.....	130,000 00	130,000 00
“ Cleveland, “	621,000 00	621,000 00
“ Toledo, “	173,000 00	173,000 00
“ Cincinnati, “	500,000 00	500,000 00
“ Erie, Pa.,.....	152,000 00	152,000 00
“ South Bend, Ind.,.....	61,500 00	61,500 00
“ Lafayette, “	160,000 00	160,000 00
Township of West Orange, N. J.,.....	123,000 00	123,000 00
“ East “	196,455 63	196,455 63
Union County, N. J.,.....	166,000 00	166,000 00
Essex County, “	2,148,000 00	2,148,000 00
Total,.....	\$10,675,255 63	\$10,991,465 63

MUTUAL LIFE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business February, 1843.

FREDERICK S. WINSTON, *President.*

ISAAC F. LLOYD, *Secretary.*

Attorney in Connecticut, J. W. NICHOLS, New Haven.

Amount of net or ledger assets December 31, 1874, ... \$69,157,411 31

II. INCOME DURING THE YEAR.

Received for premiums without deductions for commissions or other

expenses,.....\$15,696,463 21

Cash received for annuities,..... 35,507 28

Total premium income,.....\$15,731,970 49

Received for interest upon mortgage loans,.....	\$4,006,814 14
Received for interest upon bonds owned and dividends on stocks,.....	573,494 55
Received for rents,.....	48,796 00
Received for profits on bonds, stocks or gold sold,.....	39,893 47
Total income during the year,.....	<u>\$20,400,968 65</u>
Total,.....	<u>\$89,558,379 96</u>

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions,.....	\$3,722,176 55
Paid for matured endowments and additions,.....	662,906 73
Total amount actually paid for losses and matured endowments,.....	<u>\$4,385,083 28</u>
Cash paid to annuitants,.....	31,659 43
Paid for surrendered policies, and additions,.....	4,718,486 96
Cash dividends paid to policy-holders,.....	3,539,663 67
Total paid to policy-holders,.....	<u>\$12,674,893 34</u>
Paid for commissions to agents,.....	482,357 38
Paid for medical examiners' fees,.....	39,180 53
Paid for salaries and other compensation of officers and other office employees,.....	328,017 09
Paid for State and local taxes in State where organized, \$26,145.38; Taxes, licenses, fines and fees in other States, \$63,912.26.....	90,057 64
Paid for commuting commissions,.....	280,007 71
Paid for advertising,.....	39,292 43
Paid for exchange, postage, law and miscellaneous,.....	209,650 42
Total disbursements during the year,.....	<u>\$14,143,456 54</u>
Balance Dec. 31, 1875,.....	<u>\$75,414,923 42</u>

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A, ...	\$3,322,655 41
Loans on bond and mortgage (first liens),.....	60,071,189 91
Cost value of bonds and stocks owned absolutely, as per Schedule E.,.....	8,160,670 00
Cash deposited in banks,.....	3,850,255 76
Agents' ledger balances,.....	10,152 34
Total net or ledger assets,.....	<u>\$75,414,923 42</u>

OTHER ASSETS.

Interest due and accrued on bonds and mortgage, bonds, stock, and collateral loans,.....	\$1,177,105 25
Market value of real estate over cost, as per schedule A,.....	250,000 00
Market value of bonds and stocks over cost, as per Schedule E.,.....	844,301 13

Gross premiums due and unreported on policies in force Dec. 31, 1875, less advance premiums,.....	\$111,869 50
Gross def. premiums on policies in force Dec. 31, '75,	1,032,495 41
Total.....	\$1,143,864 91
Deduct the loading on above gross amount,	285,966 23
Net amount of uncollected and deferred premiums,.....	857,898 68
Total assets,.....	\$78,544,228 48
ITEMS NOT ADMITTED.	
Agents' balances,.....	10,152 34
Total assets (less items not admitted,).....	\$78,534,076 14

V. LIABILITIES.

Net present value of all the outstanding policies in force Dec. 31, 1875, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. interest,.....	\$73,159,575 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due,....	\$652,245 85
Claims for death losses and other policy claims resisted by the Company,.....	182,000 00
Total policy claims,.....	834,245 85
Amount of any other liability, Premiums paid in advance.....	30,179 78
Liabilities on policy-holders' account,.....	\$74,024,000 63
Gross surplus on policy-holders' account,.....	4,510,075 51
Total liabilities,.....	\$78,534,076 14
Estimated surplus accrued on Tontine or other policies, the profits upon which are especially reserved for that class of policies,.....	\$58,895 10

VII. EXHIBIT OF POLICIES.

Policies in force at end of previous year.

	Number.	Amount
Whole life policies,.....	70,908	\$226,469,082 00
Endowment policies,.....	19,864	51,004,731 00
All other policies,.....	143	162,720 00
	90,915	\$277,636,533 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies,.....	7,136	\$21,046,897 00
Endowment policies,.....	1,478	3,374,395 00
All other policies,.....	6	3,825 00

Old Policies revived during the year.

	Number.	Amount.
Whole life policies,.....	987	\$3,087,115 00
Endowment policies,.....	230	563,250 00
All other policies,.....	5	4,100 00

Old Policies changed in force Dec. 31, 1875.

Whole life policies,.....	1	1,540 00
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Addition by dividends.

Whole life policies,.....		\$21,196,653 00
Endowment policies,.....		3,559,128 00
All other policies,.....		19,690 00
Total,.....	100,758	330,493,126 00
Deduct policies ceased to be in force,.....	8,365	25,435,905 00
Total policies in force at the end of the year,.....	92,393	\$305,057,221 00

Number and amount of policies which have ceased to be in force during the year

	Number.	Amount.
By death,....	1,074	\$3,438,095 00
By expiry,.....	194	583,435 00
By surrender,.....	3,114	10,300,666 00
By lapse,.....	3,085	8,183,499 00
By change and decrease,.....		180,390 00
Not taken,.....	897	2,749,820 00
Total terminated,.....	8,365	\$25,435,905 00

VIII. BUSINESS IN CONNECTICUT IN 1875.

Policies in force in Connecticut, 1874,.....	3,820	\$9,781,047 00
Policies issued during the year 1875,.....	238	600,821 00
Total,	4,058	\$10,381,868 00
Deduct number and amount ceased to be in force,.....	257	706,460 00
Total in force Dec. 31, 1875,.....	3,801	\$9,675,408 00
Amt. of losses and claims on policies incurred during year		102,693 85
Amt. of losses and claims on policies paid during year,....		89,374 75
Premiums collected,.....		433,517 67

Schedule A—*Real Estate owned by the Company.*

Real Estate in Philadelphia, Pa.....	\$1,078,678 65
“ Boston, Mass.,.....	1,161,054 96
“ New York and New Jersey,....	1,332,921 80
Total,.....	\$3,572,655 41

Schedule E—*Stocks and Bonds owned by the Company.*

	Par Value.
U. S. AND STATE STOCKS :—	
United States bonds 1881, registered,.....	\$2,100,550 00
“ “ “ funded,....	2,050,000 00
“ 10-40's, reg.,.....	50,000 00
“ (D. C. issue coupon,).....	1,148,000 00
New York State bounty,.....	500,000 00

MUNICIPAL BONDS :—

Town of Cherry Valley N. Y.,.....	\$50,000 00	
“ Yonkers, N. Y.,.....	20,000 00	
New York City and County, Rev.,.....	2,405,000 00	
City of Buffalo, New York,.....	140,500 00	
“ Elmira “	30,000 00	
Total cost value,.....	\$8,160,670 00	\$8,494,050 00
Market value in excess of cost,.....		\$844,301 13

NEW YORK LIFE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business 1845.

MORRIS FRANKLIN, *President*.WILLIAM H. BEERS, *Actuary*.*Attorney in Connecticut, JOHN TWEEDY, Danbury.*

Amount of net or ledger assets Dec. 31, 1874,.....\$27,145,777 51

II. INCOME DURING THE YEAR.

Received for premiums without deductions for commissions or other

expenses,.....\$5,780,218 72

Received for annuities,.....288,784 09

Total,.....\$6,069,002 81

Deduct amount paid to other companies for re-insurance on policies in this company,

57,775 68

Total premium income,.....\$6,011,227 13

Received for interest upon mortgage loans,.....1,222,704 54

Received for interest upon bonds owned and dividends on stock,.....406,556 09

Received for interest on premium notes, loans, or liens,.....63,399 31

Received for interest on other debts due the Co.) 33,101 62

Received as discount on claims paid in advance,)

Received for rents for use of Company's property, 60,251 18

Received for profits on bonds, stocks, or gold actually sold,.....84,645 60

Total income during the year,.....\$7,881,885 47

Total,.....\$35,027,662 98

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions,.....	\$1,529,410 20
Premiums notes, loans or liens used in payment of the same,.....	28,904 63
Paid for matured endowments and ad- ditions,.....	49,605 70
Premium notes, loans or liens used in payment of the same,.....	253 54
Total,	\$1,608,174 07
Deduct am't received from other Com- panies for losses or claims on policies of this Company,.....	33,500 00
Total amount actually paid for losses and ma- tured endowments,.....	1,574,674 07
Paid to annuitants,.....	74,765 91
Paid for surrendered policies,.....	1,073,165 25
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse,.....	38,576 76
Cash dividends paid policy-holders,.....	1,244,057 40
Premium notes, loans or liens used in payment of di- vidends to policy-holders,.....	125,897 55
Paid for commissions to agents,.....	293,458 55
Paid for salaries and traveling expenses of managers of agencies and general, special and local agents,...	56,400 00
Paid for medical examiners' fees,.....	45,000 49
Paid for salaries and other compensation of officers and other office employes,.....	165,928 02
Paid for State and local taxes, licenses, fines, and fees,	27,700 48
Paid for commuting commissions,.....	2,066 66
Paid for advertising,.....	42,590 77
Paid for office, law and agency expenses,.....	96,478 38
Total disbursements during the year,.....	\$4,860,760 29
Balance Dec. 31, 1875,	\$30,166,902 69

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of all encum- brances, as per Schedule A,.....	\$1,820,240 53
Loans on bond and mortgage (first liens),.....	17,685,597 50
Premium notes, loans or liens on policies in force,	885,728 82
Par value of bonds and stocks owned absolutely, as per Schedule E,.....	7,154,191 05
Cash in Company's office and in banks,.....	1,768,291 26
Agents's ledger balances,.....	27,111 49
Total net or ledger assets,.....	\$29,341,160 65

OTHER ASSETS.

Interest due and accrued on bonds and mortgages,.....	\$179,289 95
Interest due and accrued on bonds and stocks,.....	39,421 66
Interest due and accrued on premium notes, loans or liens,.....	29,494 25

Rents due and accrued on Company's property or lease,.....	\$8,925 00
Market value of bonds and stocks over par, as per Schedule E,.	479,052 95
Gross premiums due and unreported on policies in force Dec. 31, 1875,.....	\$105,341 54
Gross def. premiums on policies in force Dec. 31, '75, 463,269 64	

Total,.....\$568,611 18

Deduct the loading on above gross amount,..... 56,861 11

Net amount of uncollected and deferred premiums,..... 511,750 07

Total assets,.....\$30,589,094 53

ITEMS NOT ADMITTED.

Agents' balances,..... 27,111 49

Total assets (less items not admitted).....\$30,561,983 04

V. LIABILITIES.

Net present value of all the outstanding policies in
force on the 31st day of Dec. 1875, computed ac-
cording to the Actuaries' or Combined Experience
Table of Mortality, with 4 per ct. interest,\$26,663,581 00

Deduct net value of risks of this company re-insur-
ed in other solvent companies,..... 163,938 00

Net re-insurance reserve,.....\$26,499,643 00

Claims for matured endowments due and unpaid,..... \$4,775 66

Claims for death losses, and matured endowments, in
process of adjustment, or adjusted and not due,.... 359,288 00

Claims for death losses, and other policy claims, re-
sisted by the Company,..... 83,700 00

Total policy claims,..... \$447,763 66

Liabilities on policy-holders' account,.....\$26,947,406 66

Gross surplus on policy-holders' account, 3,614,576 38

Total liabilities,.....\$30,561,983 04

Estimated surplus on Tontine policies, the profits upon which
are especially reserved for that class of policies,....\$308,138 81

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31, '74, \$910,049 14

Recived during the year,..... 193,825 44

Total,..... \$1,103,874 58

Deductions during the year as follows :

Notes, loans or liens used in payment of losses & claims \$29,158 17

Notes, loans or liens used in purchase of surrendered
policies, and voided by lapse,..... 38,576 76

Notes, loans or liens used in payment of dividends to
policy-holders, 125,897 55

Notes, loans or liens redeemed by maker in cash,.... 24,513 28

Total reduction of premium note account,..... 218,145 76

Total note assets at end of the year,..... \$885,728 82

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at end of previous year.

	Number.	Amount.
Whole life policies,	34,846	\$101,717,167 00
Endowment policies,	8,425	19,201,915 00
All other policies,	127	123,725 00
Reversionary additions,		1,792,316 00
Total number and amount,	43,398	\$122,835,123 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies,	5,477	\$16,151,314 00
Endowment Policies,	1,365	3,714,409 00
All other policies,	67	51,000 00

Old Policies revived during the year.

	Number.	Amount.
Whole life policies,	106	\$389,855 00
Endowment policies,	14	36,305 00

Old Policies increased during the year.

Whole life policies,		\$9,391 00
Endowment policies,		62,350 00

Total number and amount,	50,427	\$143,249,747 00
Deduct policies ceased to be in force,	5,766	18,667,194 00

Total policies in force at the end of the year,	44,661	\$124,582,553 00
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Additions by Dividends.

Amount,	\$1,549,566 00
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Number and amount of policies which have ceased to be in force during the year:

	Number.	Amount.
By death,	528	\$1,650,515 00
By expiry,	28	63,420 00
By surrender,	1,735	6,706,760 00
By lapse,	2,652	7,167,935 00
By change and decrease,		566,669 00
Not taken,	823	2,511,895 00

Total terminated,	5,766	18,667,194 00
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Policies Re-insured during the year.

	Number.	Amount.
Amount,	350	\$2,649,050 00

VIII. BUSINESS IN CONNECTICUT IN 1875.

	Number.	Amount.
Policies in force in Connecticut, Dec. 31, 1874,	1,002	\$2,099,270 00
Policies issued during the year,	52	125,730 00

Total	1,054	\$2,225,000 00
Deduct number and amount ceased to be in force,	55	186,900 00

Total number and amount in force Dec. 31, 1875, 999	\$2,038,100 00
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	Number.	Amount.
Amount of losses and claims on policies unpaid Dec, 31,'74,	2	\$2,020 00
Amt. of losses and claims on policies incurred during year	9	35,352 00
Total,....	11	\$37,372 00
Am't. of losses and claims on policies paid during year,.....	7	30,122 00
Amount of premiums collected during the year,.....		\$62,693 18

Schedule A—Real Estate owned by the Company.

Real estate in New York City,.....	\$1,768,174 14
“ Jamaica, L. I.,.....	11,754 76
“ Newark, N. J.,.....	17,096 38
“ Washington, D. C.,.....	12,425 00
“ New York City,.....	10,790 25
	<hr/>
	\$1,820,240 53

Schedule E—Stocks and Bonds owned by the Company.

U. S. AND STATE STOCKS :—	Par Value.	Market Value.
United States 10-40's,.....	\$50,000 00	\$57,500 00
“ “ 6's of 81,.....	219,000 00	262,800 00
“ “ 6's of 81, coupon,.....	56,000 00	67,900 00
“ “ currency 6's,.....	450,000 00	553,500 00
“ “ new 5's,.....	500,000 00	580,000 00
“ “ 5-20's of 67,.....	500,000 00	598,125 00
“ “ 5-20's of 67, coupon,.....	4,000 00	4,785 00
State of Virginia,.....	10,010 00	5,005 00
“ “ Tennessee,.....	20,000 00	8,000 00
“ “ Georgia,.....	3,500 00	1,400 00
“ “ Alabama,.....	48,000 00	13,440 00
“ “ South Carolina,.....	28,000 00	2,800 00
“ “ Mississippi,.....	20,000 00	20,000 00
MUNICIPAL BONDS :—		
New York street opening,.....	543,500 00	592,415 00
“ “ county bounty,.....	40,000 00	41,400 00
“ “ city consolidated,.....	637,500 00	698,062 50
“ “ county consolidated,.....	112,500 00	123,187 50
Brooklyn City,.....	529,000 00	581,900 00
Jersey City,.....	100,000 00	104,500 00
Yonkers Town,.....	184,000 00	187,680 00
Flushing Water,.....	80,000 00	80,000 00
City of Richmond,.....	50,000 00	53,500 00
Morrisania,.....	69,500 00	70,890 00
Westchester,.....	5,500 00	5,500 00
West Farms,.....	2,500 00	2,525 00
BANK STOCKS :—		
Merchants,.....	14,000 00	16,730 00
Bank of America,.....	7,700 00	11,704 00
“ “ Republic,.....	1,500 00	1,425 00
American Exchange,.....	10,000 00	11,700 00
Metropolitan,.....	5,000 00	6,500 00

	Par Value	Market Value.
RAILROAD BONDS :—		
New York Central & Hudson River R R.,.....	\$1,000,000 00	\$1,180,000 00
“ “ & Harlem consolidated,.....	1,000,000 00	1,130,000 00
Rensselaer & Saratoga R R.,.....	9,000 00	10,260 00
MISCELLANEOUS :—		
Central Park Loan,.....	25,000 00	26,250 00
Delaware & Hudson Canal stocks,.....	64,000 00	79,360 00
“ “ “ bonds,.....	400,000 00	442,500 00
Total cost value,.....	\$7,154,191 05	\$6,798,710 00
		\$7,633,244 00

NORTHWESTERN MUTUAL LIFE INSURANCE CO.

MILWAUKEE, WISCONSIN.

Commenced Business Nov. 25th, 1858.

H. L. PALMER, *President.*

WILLARD MERRILL, *Secretary.*

Attorney in Connecticut, HENRY W. LYON, Bridgeport.

Amount of net or ledger assets Dec. 31, 1874,..... \$14,627,574 39

II. INCOME DURING THE YEAR.

Received for premiums without deductions for commissions or other expenses,.....	\$1,745,002 49
Premium notes, loans or liens taken in part payment for premiums,....	753,194 06
Premium paid by dividends including re-converted additions, \$121,-889.09; by surrendered policies, \$56,653.29,	178,542 38
Total premium income,.....	\$2,676,738 93
Received for interest on mortgage loans,.....	938,171 48
Received for interest upon bonds owned and dividends on stock,.....	19,295 00
Received for interest on premium notes, loans or liens,.....	313,971 77
Received for interest on other debts due the Co.,.,	37,207 32
Received for rents for use of Company's property,.	8,697 47
Cash and securities, \$53,323.52, and notes, \$6,087.-26, other than premiums received from other Companies for assuming or re-insuring their risks	59,410 78

Total income during the year,..... \$4,053,492 75

Total,.....\$18,681,067 14

III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions,....	\$600,155 51
Premium notes, loans or liens used in payment of the same,.....	45,348 58
Paid for matured endowments, and additions,.....	42,363 97
Premium notes, loans or liens used in payment of the same,.....	14,418 99
Total amount actually paid for losses and matured endowments,.....	\$702,287 05
Paid for surrendered policies,.....	213,050 66
Premium notes, loans or liens, used in purchase of surrendered policies, and voided by lapse,.....	277,354 20
Cash surrender values, and reconverted additions applied in payment of premiums,.....	57,310 89
Cash dividends paid to policy-holders, \$38,729.06 ; same applied in payment of premiums, and interest, \$176,112.11,.....	214,841 17
Premium notes, loans or liens used in payment of dividends to policy-holders,.....	539,646 38
Total paid to policy-holders,....\$2,004,490 35	
Paid for commissions to agents,.....	191,725 18
Paid for salaries and traveling expenses of managers of agencies, general, special & local agents, .	60,991 46
Paid for medical examiners' fees,.....	18,211 04
Paid for salaries and other compensation of officers and other office employes,.....	87,602 33
Paid for State and local taxes in State where organized, \$5,103.27 ; taxes, licenses, fines & fees in other States, \$22,538.50 ; deducted from dividends, \$20,924.93 ; balance,.....	6,716 84
Paid for rents,.....	9,368 51
Paid for commuting commissions,.....	10,442 56
Paid for furniture and fixtures and safes for home and agency offices,.....	2,416 60
Paid for advertising,.....	2,431 34
Paid for supplies and express, \$14,364.61 , law and loan expenses, \$25,420.03 ; expenses per diem of Trustees, \$8,736.62 ; exchange and postage, \$5,-466.26 ; other expenses, \$18,856.48,.....	72,844 00
Debit balance profit and loss account,.....	6,828 43
Total disbursements during the year,.....	\$2,474,068 64
Balance,	\$16,206,998 50

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.,....	\$496,010 87
Loans on bonds and mortgage (first liens),.....	10,601,468 53
Loans made in cash to policy-holders on this Com- pany's policies assigned as collateral,.....	350 00
Premium notes, loans or liens on policies in force,	4,142,780 87
Cost value of bonds and stocks owned absolutely, as per Schedule E.,.....	337,333 90
Cash in Company's office,.....	101,248 51
Cash deposited in Banks,.....	453,045 13
Bill receivable,.....	20,518 62
Agents' ledger balances, \$45,177.75 ; other ledger balances, \$1,564.32,.....	46,742 07
Office furniture at less than half cost,.....	7,500 00
Total net or ledger assets,	\$16,206,998 50

OTHER ASSETS.

Interest due and accrued on bonds and mortgages,.....	\$406,393 91
Interest due and accrued on bonds and stocks,.....	9,776 17
Interest due and accrued on premium notes or liens,.....	135,598 11
Rents due and accrued on Company's property or lease,.....	1,087 14
Market value of bonds and stocks over cost, as per Schedule E.,..	34,441 10
Gross premiums due and unreported on policies in force Dec. 31, 1875,.....	\$155,952 56
Gross def. premiums on policies in force Dec. 31, '75	276,737 00
Total,.....	\$432,689 56
Deduct the loading on above gross amount,.....	108,172 38
Net amount of uncollected and deferred premiums,	324,517 18
Total assets,.....	\$17,118,812 11

ITEMS NOT ADMITTED.

Furniture, fixtures and safes,.....	\$7,500 00
Agents ledger balances, and other balances,.....	46,742 07
Bills receivable,.....	20,518 62
Total,.....	\$74,760 69
Total assets (less items not admitted).....	\$17,044,051 42

V. LIABILITIES.

Net present value of all the outstanding policies in force, Dec. 31, 1875, computed according to the Actuaries' or Combined Ex- perience Table of Mortality, with four per cent. interest,.....	\$14,405,003 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due,....	\$143,128 61
Claims for death losses, and other policy claims re- sisted by the Company,.....	27,800 00
Total policy claims,.....	170,928 61

Unpaid dividends of surplus, or other profits due policy-holders,.	\$5,000 00
Amount of any other liability,.....	2,500 00
Reserve on lapsed policies entitled to paid up insurance.....	7,827 00
Liabilities on policy-holders account,.....	\$14,591,258 61
Gross surplus on policy-holders' account,.....	2,452,792 81
Total liabilities,.....	\$17,044,051 42

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31, '74,.	\$4,294,285 52
Received during the year,.....	759,281 32
Total,	\$5,053,566 84

Deductions during the year as follows:

Notes, loans or liens used to pay losses and claims,.	\$59,767 57
Notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	277,354 20
Notes, loans or liens used in payment of dividends to policy-holders,.....	539,646 38
Notes, loans or liens redeemed by maker in cash,.....	34,017 82
Total reduction of premium note account,.....	910,785 97
Balance note assets at the end of the year,.....	\$4,142,780 87

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at end of previous year.

	Number.	Amount.
Whole life policies,.....	25,005	\$49,053,950 00
Endowment policies,.....	9,695	14,785,938 00
All other policies,.....	702	1,461,133 00
Total number and amount,.....	35,402	\$65,301,021 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies,.....	5,311	\$11,537,146 00
Endowment policies,.....	558	758,296 00
All other policies,.....	185	462,059 00

Old Policies revived during the year.

	Number.	Amount.
Whole life policies,.....	210	\$503,529 00
Endowment Policies,.....	101	153,846 00
All other policies,.....	8	12,200 00

Old Policies increased during the year.

Whole life policies,.....	6
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Additions by Dividends.

Whole life policies,.....		\$22,669 00
Endowment policies,.....		6,989 00
All other policies,.....		148,996 00
Total number and amount,.....	41,781	\$78,908,751 00
Deduct policies ceased to be in force,.....	5,353	11,784,536 00
Total policies in force at the end of the year,.....	36,428	\$67,124,215 00

Number and amount of policies which have ceased to be in force during the year.

	Number.	Amount.
By death,.....	353	\$742,483 00
By expiry,.....	44	163,754 00
By surrender,.....	920	1,549,326 00
By lapse,	3,353	7,124,191 00
By change and decrease,.....	5	496,477 00
Not taken,	678	1,708,305 00
Total terminated,.....	5,353	\$11,784,536 00

Schedule A—Real Estate owned by the Company.

Real estate in Milwaukee, Wis.,.....	\$317,752 87
“ Leavenworth, Kansas,.....	1,520 13
“ “ “	8,993 61
“ Stevenson County, Illinois,.....	6,335 31
“ Minneapolis, Minn.,.....	3,376 99
“ Franklin County, Kansas,.....	6,629 08
“ Johnson County, Mo.,.....	11,205 73
“ Louisville, Ky.,.....	1,000 00
“ Kansas City, Mo.,.....	14,380 18
“ Marion County, Mo.,.....	10,034 45
“ Kansas City, Mo., ..	6,829 12
“ “	7,581 71
“ Kankakee County, Ill.,.....	6,082 86
“ Gasconade County, Mo.,.....	2,814 73
“ St. Louis County, Mo.,.....	6,306 56
“ Cerro Gordo County, Iowa,.....	4,550 81
“ St. Joseph, Michigan,.....	7,229 74
“ Canton, Ohio,.....	48,565 38
“ Labette County, Kansas,.....	1,952 71
“ Atchison County, Kansas,.....	5,426 95
“ Webster County, Mo.,.....	5,917 10
“ Greene County, Mo.,.....	2,966 19
“ Kansas City, Mo.,.....	3,477 49
“ “	5,081 17

\$496,010 87

Schedule E—Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. STOCKS :—		
United States 5-20's, registered,.....	\$100,000 00	
“ Currency 6's “	180,000 00	
MUNICIPAL BONDS :—		
Green Bay City, Wis.,.....	26,400 00	
Pope County, Minn.,.....	5,000 00	
Total cost value,.....	\$337,333 90	\$381,551 17

UNION MUTUAL LIFE INSURANCE COMPANY,

AUGUSTA, MAINE.

Commenced Business October 17, 1849.

H. S. WASHBURN, *President*.W. H. HOLLISTER, *Secretary**Attorney in Connecticut, H. P. BARTON, Hartford.*

Amount of net or ledger assets Dec. 31, 1874,..... \$7,997,904 65

II. INCOME DURING THE YEAR.

Received for premiums without deductions for commissions or other expenses,.....	\$1,449,424 80	
Premium notes, loans or liens taken in part payment for premiums,.....	330,299 67	
Premiums paid by dividends,.....	96,687 35	
Total premium income,.....	\$1,876,411 82	
Received for interest upon mortgage loans,.....	305,556 63	
Received for interest upon bonds owned, and dividends on stock,.....	12,663 79	
Received for interest on premium notes, loans or liens,	168,927 77	
Received for interest on other debts due the Co.,...	9,395 16	
Received as discount on claims paid in advance,....	559 95	
Received for rents for use of Company's property,.	23,321 06	
Received for profits on bonds, stocks, or gold actually sold,.....	6,162 69	
Total income,.....	\$2,402,968 87	
Total,.....	\$10,400,873 52	

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions,.....	\$504,937 57
Premium notes, loans or liens used in payment of the same,.....	40,366 87
Paid matured endowments & additions,...	33,181 00
Premium notes, loans or liens used in payment of same,.....	12,396 00
Total amount actually paid for losses and matured endowments,.....	\$590,881 44
Paid to annuitants,.....	5,250 00
Paid for surrendered policies,.....	138,776 62
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse,.....	332,060 87
Cash surrender values, including reconverted additions, applied in payment of premiums,.....	96,687 35
Cash dividends paid to policy-holders,.....	69,438 46
Premium notes, loans or liens used in payment of dividends to policy-holders,	157,894 67
(Total paid policy-holders, :.....)	(\$1,390,989 41)
Paid for commission to agents,.....	125,377 44
Paid for salaries and traveling expenses of managers of agencies, general, special and local agents,.....	129,873 88
Paid for medical examiners' fees,.....	25,210 86
Paid for salaries and other compensation of officers and other office employees,.....	57,478 47
Paid for taxes, licenses, fines, fees, &c.,.....	21,853 46
Paid for rent,.....	31,995 81
Paid for commuting commissions,.....	18,036 34
Paid for furniture, fixtures and safes for home and agency offices.....	10,712 35
Paid for advertising, printing and stationery,.....	32,733 88
Paid for postage, telegraph, express, &c., \$15,714.55; law expenses, \$9,850.97: all other expenses, \$28,-252.55,	53,818 07
Total disbursements,.....	\$1,898,079 97
Balance,.....	\$8,502,793 55

IV. ASSETS,

AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of all encumbrances, as per Schedule A,.....	\$275,000 00
Loans on bond and mortgage (first liens),.....	5,418,264 69
Loans secured by pledge of bonds, stocks and other marketable collaterals, as per Schedule C.,.....	35,676 44
Loans made in cash to policy-holders on this Company's policies assigned as collateral,.....	16,483 50
Premium notes, loans or liens on policies in force,.	2,208,536 83
Cost value of bonds and stocks owned absolutely, as per Schedule E.,.....	269,735 00

Cash in Company's office,.....	\$17,995 48
Cash deposited in banks,.....	106,515 57
Bills receivable,.....	74,649 45
Agents' ledger balances,.....	79,936 59

Total net or ledger assets,..... \$8,502,793 55

OTHER ASSETS.

Interest due and accrued on bonds and mortgage,.....	408,292 00
Interest due and accrued on bonds and stocks,.....	6,071 50
Interest due and accrued on collateral loans,.....	560 00
Interest due and accrued on premium notes, loans or liens,.....	58,424 00
Market value of real estate over cost, as per Schedule A,.....	75,000 00
Market value of bonds and stocks over cost, as per Schedule E.,.....	9,899 00
Gross premiums due and unreported on policies in force Dec. 31, 1875,.....	\$315,262 88
Deduct the loading on above gross premiums,..	63,052 58

Net amount of uncollected and deferred premiums,..... 252,210 30

Total assets,..... \$9,313,250 35

ITEMS NOT ADMITTED.

Agents' balances,.....	\$79,936 59
Bills receivable,.....	74,649 45

Total, 154,586 04

Total, (less items not admitted)..... \$9,158,664 31

V. LIABILITIES.

Net present value of all the outstanding policies in force Dec. 31, 1875, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. interest,....	\$7,782,878 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due,.....	142,600 00

Liabilities on policy-holders' account,..... \$7,925,478 00

Gross surplus on policy-holders' account,..... 1,233,186 31

Total liabilities,..... \$9,158,664 31

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31, '74, \$2,313,466 32	
Received during the year,.....	865,140 05
Total,.....	\$3,178,606 37

Deductions during the year as follows.

Notes, loans or liens used in paym't of losses & claims	\$52,762 87
Notes, loans or liens used in purchase of surrendered policies, and voided by lapse,.....	332,060 87
Notes, loans or liens used in payment of dividends to policy-holders,.....	157,894 67
Notes, loans or liens redeemed by maker in cash,.....	427,351 13
Total reduction of premium note account,.....	970,069 54
Balance note assets at the end of the year,.....	\$2,208,536 83

VII. EXHIBIT OF POLICIES.

Policies in force at end of previous year.

	Number.	Amount.
Whole life policies,.....	14,100	\$36,463,234 00
Endowment policies,.....	7,082	11,510,736 00
All other policies,.....	576	1,233,400 00
	21,758	\$49,207,370 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies,	4,932	\$10,537,975 00
Endowment policies,.....	806	1,114,142 00
All other policies,.....	262	479,200 00

Old Policies revived during the year.

Whole life policies,.....	4	\$16,000 00
Endowment policies,.....	9	16,750 00

Old Policies increased during the year.

Whole life policies,.....		\$3,000 00
Endowment policies,		13,950 00

Total Number and amount,.....	27,771	\$61,388,387 00
Deduct policies ceased to be in force,.....	5,649	14,648,012 00
Total policies in force at the end of the year,.....	22,122	\$46,740,375 00

Number and amount of policies which have ceased to be in force during the year.

	Number.	Amount.
By death.....	227	\$524,930 00
By expiry,.....	25	53,577 00
By surrender,.....	794	1,865,548 00
By lapse,.....	3,161	8,736,898 00
By change and decrease,.....		511,249 00
Not taken,.....	1,442	2,955,810 00

Total terminated,.....	5,649	\$14,648,012 00
In addition to the above Exhibit the Company has one Annuity Policy, \$7,000 00		

VIII. BUSINESS IN CONNECTICUT IN 1875.

	Number.	Amount.
Policies issued during the year,.....	47	\$71,830 00
Total number and amount in force Dec. 31, 1875,....	195	\$330,354 00
Am't of losses and claims on policies unpaid Dec. 31, 1874,	1	1,000 00
Am't of losses and claims on policies incurred during year,	3	4,000 00
Total,	4	\$5,000 00
Am't. of losses and claims on policies paid during the year,	1	1,000 00
Premiums collected,.....		4,104 54

Schedule A—Real Estate owned by the Company.

Real Estate in Boston, Mass.,.....	\$275,000 00
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Schedule C—Loans on Collaterals.

	Par Value.	Market Value.	Amt. Loaned.
Third Avenue R. R.,.....	\$5,100 00	\$6,630 00)	\$7,451 44
Col., Chicago & Indiana Cen. R. R.,.....	3,000 00	2,800 00)	
Utah Southern R. R.,.....	16,000 00	13,600 00)	10,000 00
St. Joseph City,.....	2,000 00	2,000 00)	
Hartford Fire Insurance Co.,.....	10,000 00	20,000 00	13,125 00
Norway Plain Co.,.....	2,000 00	3,000 00	2,000 00
Boston Lead Co.,.....	5,000 00	5,500 00	2,500 00
Holyoke Water Power Co.,.....	1,000 00	1,000 00	600 00
Total.....	\$44,100 00	\$54,530 00	\$35,376 44

Schedule E—Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
U. S. AND STATE STOCKS :—		
United States 6's, 1881,.....	\$100,000 00	\$122,500 00
“ 5-20's, 1867,.....	2,200 00	2,684 00
State of Maine 6's,.....	100,000 00	101,000 00
MUNICIPAL BONDS :—		
Town of Newcastle, N. H., (note).....	2,000 00	2,000 00
City of Providence,.....	12,000 00	11,200 00
“ Richmond,.....	10,000 00	10,250 00
“ Elizabeth,.....	20,000 00	20,000 00
BANK STOCKS :—		
Metropolitan National Bank,.....	10,000 00	10,000 00
Total cost value,.....	\$269,735 00	\$256,200 00
		\$279,634 00

UNITED STATES LIFE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business March, 1850.

JOHN E. DeWITT, *President.*CHAS. P. FRALEIGH, *Secretary.**Attorney in Connecticut, O. L. HATCH, Hartford.*

I. CAPITAL.

Capital stock paid up in cash,.....	\$250,000 00
Scrip capital,.....	100,000 00
Amount of net or ledger assets Dec. 31, 1874,.....	\$4,211,464 27

II. INCOME DURING THE YEAR.

Received for premiums without de- ductions for commissions or other expenses,.....	\$951,063 10
Deduct amount paid to other compa- nies for re-insurance on policies in this company,.....	21,759 08
Total premium income,.....	\$929,304 02
Received for interest upon mortgage loans,.....	194,441 99
Received for interest upon bonds owned and divi- dends on stock,.....	57,015 24
Received for interest on prem. notes, loans or liens	14,334 56
Received for interest on other debts due the Co.,.	9,141 99
Received as discount on claims paid in advance,...	949 26
Total income during the year,.....	\$1,205,187 06
Total,	\$5,416,651 33

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions,.....	\$281,186 45
Paid for matured endowments and additions,.....	9,511 42
Total,	\$290,697 87
Deduct amount received from other companies for losses or claims on policies of this Co. re-insured,....	15,000 00
Amount actually paid for losses and matured endowments,.....	\$275,697 87

Paid for surrendered policies,.....	\$180,081 96	
Paid for additions to surrendered policies,.....	96,649 86	
Cash dividends paid policy-holders,.....	102,532 40	
Paid stockholders for interest,.....	23,316 66	
Paid for commissions to agents,.....	158,329 39	
Paid for salaries, and traveling expenses of managers of agencies, general, special & local agents	404 25	
Paid for medical examiners' fees,.....	13,803 89	
Paid for salaries and other compensation of officers and other office employes,.....	37,311 00	
State and local taxes in State where organized, \$4,776.50: taxes, licenses, fines and fees in other States, \$3,413.87,.....	8,190 37	
Paid for rent,.....	13,878 87	
Paid for advertising,.....	15,054 70	
Paid for printing, exchange, law expenses, directors, fees and miscellaneous.....	39,156 37	
Total disbursements,.....		\$964,406 99
Balance,.....		\$4,452,244 34

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A,.....	\$27,218 52	
Loans on bonds and mortgage (first liens).....	2,777,407 19	
Loans secured by pledge of bonds, stocks or other marketable collaterals, as per Schedule C,.....	73,950 00	
Premium notes, loans or liens on policies in force, .	179,033 07	
Cost value of bonds and stocks owned absolutely, as per Schedule E,.....	1,121,319 22	
Cash in Company's office,.....	342 17	
Cash deposited in banks,.....	249,868 55	
Bills receivable,.....	9,956 38	
Agents' ledger balances,.....	13,149 24	
Total net or ledger assets,.....		\$4,452,244 34

OTHER ASSETS.

Interest due and accrued on bonds and mortgage, bonds, stocks, collateral loans and premium notes, loans or liens,.....	\$55,812 33	
Market value of bonds and stocks over cost, as per Schedule E, .	27,547 90	
Gross premiums due and unreported on policies in force Dec. 31, 1875,.....	\$21,275 70	
Gross def. premiums on policies in force Dec. 31, '75, .	110,579 32	
Total,	\$131,855 02	
Deduct the loading on above gross amount,.....	13,185 50	
Net amount of uncollected and deferred premiums,	118,669 52	
Total assets,.....		\$4,654,274 09

ITEMS NOT ADMITTED.

Agents' balances,.....	\$13,149 24
Bills receivable,.....	9,956 38
Total,	\$23,105 62
Total assets (less items not admitted).....	\$4,631,168 47

V. LIABILITIES.

Net present value of all the outstanding policies in force Dec. 31, 1875, computed according to the Actuaries or combined Experience Table of Mortality, with four per cent. interest,.....	\$4,024,787 00
Deduct net value of risks of this Company re-insured in other solvent Companies,.....	48,218 00
Net re-insurance reserve,.....	\$3,976,569 00
Total policy claims,.....	130,670 00
Amount of any other liability of the Company, premiums paid in advance, \$6,750.89; and reserve on policies lapsed and liable for surrender and restorations, \$15,762.00,.....	22,512 89
Liabilities on policy-holders' account,.....	\$4,129,751 89
Gross surplus on policy-holders' account,.....	501,416 58
Total liabilities,.....	\$4,631,168 47

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31, '74, ..	\$199,208 42
Received during the year,.....	29,628 80
Total,	\$228,837 22
Total reduction of premium note account,..	\$49,804 15
Balance note assets at the end of the year,.....	\$179,033 07

VII. EXHIBIT OF POLICIES.

Policies in force at end of previous year

	Number.	Amount.
Whole life policies,.....	8,442	\$17,700,548 00
Endowment policies,.....	1,934	4,333,647 00
All other policies,.....	267	1,039,000 00
	10,643	\$23,073,195 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies,.....	1,668	\$3,491,600 00
Endowment policies,.....	750	1,258,200 00
All other policies,.....	2	6,500 00

Old Policies revived during the year.

	Number.	Amount.
Whole life policies,.....	62	\$124,400 00
Endowment policies,.....	23	85,000 00
All other policies,.....	3	22,000 00

Old Policies increased during the year.

Whole life policies,.....	13	\$42,000 00
Endowment policies,.....	5	13,180 00
All other policies,.....	5	10,000 00

Total number and amount,.....	13,174	\$28,126,075 00
Deduct policies ceased to be in force,.....	2,482	5,745,425 00

Total policies in force at the end of the year,.....10,692 \$22,380,650 00

Number and amount of policies which have ceased to be in force during the year.

	Number.	Amount.
By death,	126	\$317,745 00
By expiry,.....	8	22,130 00
By surrender,.....	274	745,130 00
By lapse,.....	1,281	2,852,940 00
By change and decrease,.....	18	190,080 00
Not taken,.....	775	1,617,400 00

Total terminated,..... 2,482 \$5,745,425 00

Policies Re-insured during the year.

Amount,.....	138	748,050 00
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VIII. BUSINESS IN CONNECTICUT.

	Number.	Amount.
Policies issued during the year,.....	106	156,270 00
Total number and amount in force Dec. 31, 1875, .	189	354,200 00
Amo't of losses and claims on policies incurred during year, .	4	11,740 00
Amount of losses and claims on policies paid during year, .	3	8,740 00
Premiums collected,.....		11,052 59

Schedule A—Real Estate owned by the Company.

Real Estate in Indiana,.....	\$8,234 14
“ “ New York City,.....	18,984 38
	\$27,218 52

Schedule C—Loans on Collaterals.

	Par Value.	Market Value.	Amt. Loaned.
United States Bonds, 1881,.....	\$10,000 00	\$12,212 50	\$10,000 00
“ 5-20's,	1,000 00	1,210 00	800 00
Broadway Bank, New York,.....	12,500 00	25,000 00	13,000 00
Dime Savings Bank, Chicago,.....	3,000 00	3,000 00	1,500 00
United States Life Insurance Co.,.....	3,750 00	6,000 00	18,500 00
“ Trust Company,.....	5,000 00	16,000 00	
New York State Trust Company,.....	5,000 00	2,500 00	
Assignment of mortgage for \$50,000 on real estate valued at \$100,000,...	100,000 00	100,000 00	30,000 00
Policy of Atlas Mut. Life of St. Louis) Mo., \$6,272 dated June 15, 1870, . .)	5,000 00	580 00	150 00
Total,.....	\$145,250 00	\$166,502 50	\$73,950 00

Schedule E—*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
U. S. STOCKS :—		
United States 5-20's, 1865,.....	\$12,750 00	\$20,359 62
“ “ 1867,.....	4,600 00	
“ 6's, 1881,.....	60,000 00	71,550 00
“ 5's, 1881,.....	50,000 00	58,062 50
“ guarantee 3 65-100,.....	150,000 00	102,375 00
MUNICIPAL BONDS :—		
New York City Central Park,.....	7,000 00	7,070 00
“ “ “	5,000 00	5,050 00
“ “ Improvement stock,.....	15,000 00	15,975 00
“ “ Accumulated Debt,.....	100,000 00	106,500 00
“ “ “ “	10,000 00	10,650 00
“ “ County Debt,.....	244,500 00	260,392 50
“ “ “	55,500 00	59,107 50
Brooklyn City Park Loan,.....	40,000 00	42,000 00
“ “ Water “	6,000 00	6,000 00
“ “ “	6,000 00	6,000 00
“ “ “	17,000 00	17,000 00
“ “ “	20,000 00	20,000 00
“ “ “	73,000 00	73,000 00
“ “ “	50,000 00	50,000 00
Buffalo City bonds,.....	25,000 00	25,250 00
Erie County “	25,000 00	25,250 00
Jersey City “	6,000 00	5,782 50
“ Water Loan,.....	4,000 00	3,855 00
“ Soldiers' Bounty,.....	10,000 00	9,637 50
Chicago City bonds,.....	50,000 00	48,000 00
South Norwalk, Conn., Water Fund,.....	100,000 00	100,000 00
Total cost value,.....	\$1,121,319 22	\$1,148,867 12

WASHINGTON LIFE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business February 2, 1860.

CYRUS CURTIS, *President.*WILLIAM HAXTON, *Secretary.**Attorney in Connecticut, FREDERICK WOOD, Bridgeport.*

I. CAPITAL.

Capital Stock paid up in cash,.....\$125,000
 Amount of net or ledger assets Dec. 31, 1874,..... 4,084,569 33

II. INCOME DURING THE YEAR.

Received for premiums without de-
 ductions for commissions or other
 expenses,..... \$970,449 80
 Cash received for annuities,..... 2,000 00

Total premium income,..... \$972,449 80
 Received for interest upon mortgage loans,..... 140,816 12
 Received for interest upon bonds owned and divi-
 dends on stocks,..... 128,745 78
 Received as discount on claims paid in advance,.... 569 78
 Received for profits on bonds, stocks or gold sold, 3,021 92

Total income during the year,..... \$1,243,603 40

Total,..... \$5,328,172 73

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions,..... \$336,827 99
 Paid for matured endowments and ad-
 ditions,..... 14,002 57

Total amount actually paid for losses and
 matured endowments,..... \$350,830 56
 Cash paid to annuitants,..... 846 80
 Paid for surrendered policies,..... 92,260 89
 Cash dividends paid to policy-holders,..... 165,141 47
 (Total paid to policy-holders,....\$609,079 72)
 Paid stockholders for interest or dividends,..... 10,476 73
 Paid for commissions to agents,..... 58,401 79
 Paid for salaries and traveling expenses of mana-
 gers of agencies, general, special & local agents, 14,700 00
 Paid for medical examiners' fees,..... 6,834 00
 Paid for salaries and other compensation of officers
 and other office employes,..... 48,111 95

Paid for taxes, licenses, fines, fees, &c.,.....	\$11,766 54	
Paid for rent,.....	7,500 00	
Paid for advertising,.....	14,760 17	
Paid for Exchange and postage, \$3,290.48; printing and stationery, \$5,288.93; sundry expenses, \$22,070.36,.....	30,649 77	
Total disbursements during the year,.....		\$812,280 67
Balance Dec. 31, 1875,.....		\$4,515,892 06

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A, ...	\$59,679 74	
Loans on bond and mortgage (first liens),.....	2,353,263 87	
Loans made in cash to policy-holders on this Company's policies assigned as collateral,.....	11,932 13	
Cost value of bonds and stocks owned absolutely, as per Schedule E.,.....	1,825,119 13	
Cash in Company's office,.....	35,602 00	
Cash deposited in banks,.....	230,295 19	
Total net or ledger assets,.....		\$4,515,892 06

OTHER ASSETS.

Interest due and accrued on bonds and mortgage,.....	32,823 98	
Interest accrued on bonds and stocks,.....	11,313 00	
Market value of bonds and stocks over cost, as per Schedule E.,	71,930 87	
Gross premiums due and unreported on policies in force Dec. 31, 1875,.....	\$53,000 00	
Gross def. premiums on policies in force Dec. 31, '75,	172,937 26	
Total,.....	\$225,937 26	
Deduct the loading on above gross amount,.....	22,593 72	
Net amount of uncollected and deferred premiums,.....	203,343 54	
Furniture, fixtures and safes,.....	15,000 00	
Total assets,.....		\$4,850,303 45

ITEMS NOT ADMITTED.

Furniture, fixtures and safes,.....	\$15,000 00	
Total assets (less items not admitted,.).....		\$4,835,303 45

V. LIABILITIES.

Net present value of all the outstanding policies in force Dec. 31, 1875, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. interest,.....	\$4,327,654 00	
Claims for death losses due and unpaid,.....	\$10,000 00	
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due,....	34,000 00	
Claims for death losses and other policy claims resisted by the Company,.....	2,500 00	
Total policy claims,.....		46,500 00

Amount of unpaid dividends to stockholders,.....	\$157 50
Amount due on account of salaries, rents and office expenses,....	2,729 18
Premiums paid in advance,.....	3,894 66
Liabilities on policy-holders' account,.....	\$4,380,935 34
Gross surplus on policy-holders' account,.....	454,368 11
Total liabilities,.....	\$4,835,303 45

VII. EXHIBIT OF POLICIES.

Policies in force at end of previous year.

	Number.	Amount
Whole life policies,.....	8,625	\$20,463,303 00
Endowment policies,.....	2,388	4,534,049 00
All other policies,.....	9	24,065 00
	11,022	\$25,021,417 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies,.....	1,272	\$2,615,240 00
Endowment policies,.....	293	421,685 00
All other policies,.....	1	Annuity.

Old Policies revived during the year.

	Number.	Amount.
Whole life policies,.....	176	\$554,800 00
Endowment policies,.....	53	120,500 00
Additions by dividends,.....		779,208 00
Total number and amount,.....	12,817	\$29,512,850 00
Deduct policies ceased to be in force,.....	1,676	4,083,315 00
Total policies in force at the end of the year,.....	11,141	\$25,429,535 00

Number and amount of Policies which have ceased to be in force during the year

	Number.	Amount.
By death,.....	111	\$301,470 00
By maturity,.....	7	12,900 00
By surrender,.....	442	1,276,425 00
By lapse,.....	877	2,013,900 00
Not taken,.....	239	478,620 00
Total terminated,.....	1,676	\$4,083,315 00

VIII. BUSINESS IN CONNECTICUT IN 1875.

	Number.	Amount.
Policies in force Dec. 31, 1874,.....	79	\$194,500 00
Policies issued during the year,.....	7	16,200 00
Total,.....	86	\$210,700 00
Deduct number and amount ceased to be in force,.....	8	17,000 00
Total number and amount in force Dec. 31, 1875,	78	\$193,700 00

	Number.	Amount.
Amt. of losses and claims on policies unpaid Dec. 31, '74..	2	\$7,000 00
Amt. of losses and claims on policies incurred during year	2	10,106 79
Amount of losses and claims paid during the year,.. ..	4	17,106 79
Premiums collected in cash,.....		8,372 23

Schedule A—*Real Estate owned by the Company.*

Property foreclosed and bought in by the Company,.....\$59,679 78

Schedule E—*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
U. S. AND STATE STOCKS.		
United States 6's, 1881, reg.....	\$410,000 00	\$487,900 00
New York State, 7's, reg.....	100,000 00	103,500 00
MUNICIPAL BONDS:—		
New York City, 7's,.....	1,090,000 00	1,128,150 00
Brooklyn City, 7's, reg.....	150,000 00	163,500 00
Kingston, 7's, coupon,.....	12,000 00	12,000 00
Bergen County, New Jersey, 7's, coupon,.....	2,000 00	2,000 00
Total cost value,.....\$1,825,119 13	\$1,764,000 00	\$1,897,050 00

List of Life and Accident Insurance Companies in foregoing Report.

Name of Company and Location	Paid up Capital.	Gross Assets.	President.	Secretary.	Attorney to accept service.	Agts. in Conn.
<i>Connecticut Life Companies.</i>						
<i>Ætna,</i>						
Charter Oak, Hartford,.....	\$150,000	\$21,822,291 76	T. O. Enders.....	J. L. English.....		.....
Connecticut General, ".....	200,000	13,518,922 46	Edwin R. Wiggan.....	Halsey Stevens.....		.....
Connecticut Mutual, ".....	250,000	1,268,109 19	Thos. W. Russell.....	F. V. Hudson.....		.....
Continental, ".....	Mutual.	43,410,394 07	James Goodwin.....	Jacob L. Greene.....		.....
Hartford Life and Annuity, ".....	300,000	3,430,471 49	James S. Parsons.....	Robt. E. Beecher.....		.....
Phoenix Mutal, ".....	300,000	910,758 49	Erastus H. Crosby.....	Stephen Ball.....		.....
Travelers, ".....	100,000	10,224,322 58	Aaron G. Goodman.....	John M. Holcombe.....		.....
	600,000	2,534,644 85	James G. Batterson.....	Rodney Dennis.....		.....
	\$1,906,000	\$97,120,114 89				.....
<i>Connecticut Accident Companies.</i>						
Hartford Accident Co. Hartford.....	200,000	219,713 72	Wm. A. Healey.....	L. H. Brainard.....		.....
Railway Passenger, ".....	300,000	477,062 23	James G. Batterson.....	Chas. E. Willard.....		.....
Travelers, ".....		1,148,054 34	James G. Batterson.....	Rodney Dennis.....		.....
	\$500,000	\$1,844,830 29				.....
<i>Companies of other States.</i>						
American Popular, New York,.....	306,700	736,243 05	T. S. Lambert.....	James Crnikshank.....	E. B. Goodsell, Bridgeport.	.....
Berkshire, Pittsfield, Mass.....	25,500	8,081,570 36	Edward Boltwood.....	James W. Hull.....	I. F. Plunkett, N. Manchester	.....
Continental, New York,.....	100,000	6,229,484 83	L. W. Frost.....	J. P. Rogers.....	George Case, Hartford.....	2
Equitable, ".....	100,000	28,585,040 73	Henry B. Hyde.....	Samuel Barrows.....	Philip Pond, New Haven....	3
Germania, ".....	200,000	7,304,524 34	Hugo Wesendonck.....	Cornelius Doremus.....	Maier Zunder, ".....	5
Home, Brooklyn, New York,.....	125,000	4,475,117 34	George C. Ripley.....	Wm. J. Coffin.....	Philip Pond, ".....	1
Homeopathic Mutual, New York,.....	200,000	637,707 82	D. D. T. Marshall.....	Frank B. Mayhew.....	Horace Purdy, Danbury....	2
John Hancock, Boston, Mass.....	Mutual.	2,730,891 06	George Thornton.....	Geo. B. Woodward.....	S. E. Baldwin, New Haven.	1
Massachusetts Mutual, Springfield, Mass	Mutual.	6,072,923 52	E. W. Bond.....	A. J. Smith.....	A. H. Bond, Hartford.....	3
Metropolitan, New York,.....	200,000	1,974,109 89	Joseph F. Knapp.....	Robt. A. Gramiss.....	J. N. Bacon, New Haven....	7
Mutual, ".....	Mutual.	78,534,076 14	Frederick S. Winston.....	Isaac E. Lloyd.....	J. W. Nichols, New Haven.	22

STATISTICAL TABLES.

Table 1. *Classification of the various items composing the Assets, on the 31st day of December, 1875, of Life Insurance Companies transacting business in this State.*

Name of Company.	Value of Real Estate.	Loans on Bond and Mortgage.	Loans on Collateral.	Premium notes or Loans.	Stocks and Bonds owned.	Cash in Office and Bank.	Accrued Int'nt and Items.	Net Deferred & Outstanding Premiums.	All other Assets.	Total Admitted Assets.
<i>Conn. Companies.</i>										
Etna,	\$149,597.45	\$7,964,673.06	\$274,453.26	4,217,607.30	7,494,332.84	986,363.31	\$499,381.33	195,883.21	40,000.00	21,822,291.76
Charter Oak, ...	1,510,025.04	6,166,975.42	1,312,315.31	3,506,138.66	387,825.00	34,260.47	476,508.83	124,873.73	.....	13,518,922.46
Conn. General.	180,416.14	507,851.18	42,965.95	145,103.69	282,677.00	47,030.94	22,250.03	33,570.69	6,234.57	1,268,109.19
Conn. Mutual.	1,853,590.13	26,936,282.40	241,653.28	6,730,597.50	4,911,335.00	1,077,578.57	1,619,570.98	40,316.21	.....	43,410,594.07
Continental, ...	207,166.16	737,003.04	37,888.92	1,180,295.65	552,236.00	373,457.78	101,737.79	220,686.15	.....	3,430,471.49
Hart. Life & A.	3,093.68	730,719.82	26,700.00	.....	54,622.50	41,423.71	30,947.85	23,081.56	169.37	910,758.49
Phoenix Mutual	60,768.00	5,488,652.82	53,500.00	3,363,978.54	600,035.00	323,222.37	138,105.22	112,060.63	84,000.00	10,224,322.58
Travelers,	87,088.21	1,734,977.50	.....	.....	378,875.00	76,458.49	69,791.35	136,854.30	.....	2,534,644.85
<i>Cos. of other States.</i>										
Am. Popular, ...	4,052,344.81	50,337,135.24	1,989,176.72	19,143,691.34	14,661,938.34	2,959,795.64	2,958,302.38	887,326.48	130,403.94	97,120,114.89
Berkshire, .....	.....	78,187.33	26,513.03	130,607.32	169,975.00	155,852.48	12,943.33	162,164.56	.....	736,243.05
Continental, ...	180,000.00	1,720,098.75	54,263.33	204,351.77	786,380.00	18,520.94	54,975.14	62,990.43	.....	3,081,570.36
Equitable,	822,395.15	1,301,377.50	309,685.00	1,937,700.05	596,266.25	452,479.37	108,359.70	696,221.81	5,000.00	6,229,481.83
Germania,	5,030,484.55	17,085,951.88	54,320.00	.....	4,564,828.19	868,639.51	250,975.71	718,288.00	11,612.89	28,585,040.73
Home,	24,338.74	5,374,615.91	150,000.00	.....	1,111,740.00	230,506.48	111,275.57	302,047.64	.....	7,304,524.34
Homeopath. M.	188,400.00	1,321,576.00	257,000.00	1,093,694.28	1,166,750.00	331,807.96	14,713.56	101,195.54	.....	4,475,117.34
J. Hancock, M.	30,629.77	299,781.18	17,956.53	.....	236,030.00	6,284.43	10,840.32	36,185.59	.....	637,707.82
Mass. Mutual.	.....	1,307,850.00	23,800.00	373,838.23	826,312.50	68,696.74	56,609.68	73,783.91	.....	2,730,891.06
Metropolitan, ...	157,994.70	3,639,735.00	209,964.76	986,053.25	567,668.00	91,899.59	198,938.12	203,700.10	.....	6,072,923.52
Mutual,	165,150.00	612,250.00	60,610.91	374,969.68	361,355.00	39,250.34	23,364.74	337,159.22	.....	1,974,109.89
Mutual Benefit,	3,572,655.41	60,071,189.91	.....	.....	9,004,971.13	3,850,255.76	1,177,103.25	857,898.68	.....	78,634,076.14
New York,	235,333.64	12,821,812.20	.....	5,843,852.88	10,991,465.63	563,918.95	642,065.73	202,908.90	.....	31,300,677.93
Union Mutual, ...	1,820,240.53	17,685,597.50	.....	885,728.82	7,633,244.00	1,768,291.26	257,130.86	511,750.07	.....	30,561,983.04
United States, ...	350,000.00	5,418,264.69	52,159.94	2,208,536.83	1,739,634.00	124,511.02	473,347.50	252,210.30	.....	9,158,664.31
Washington, ...	27,218.52	2,777,407.19	73,950.00	179,033.07	1,148,867.12	250,210.72	55,812.33	118,669.52	.....	4,631,168.47
.....	59,679.74	2,353,263.87	11,932.13	.....	1,897,050.00	265,897.19	44,136.98	203,343.54	.....	4,835,303.45
Grand Totals.	12,664,510.75	133,888,958.91	1,302,145.63	14,218,366.18	41,342,516.82	9,087,022.77	3,487,594.52	4,841,757.81	16,612.89	220,849,486.28
	16,716,855.56	184,226,094.15	3,291,322.35	33,362,657.52	56,004,455.16	12,046,818.41	6,445,896.90	5,729,084.29	147,016.83	317,969,601.17

Table 2. Showing the Percentage of various Investments composing the Assets, December 31, 1875, of Life Insurance Companies transacting business in this State.

Name of Company.	Gross Assets.	PER CENTAGE OF ASSETS REPRESENTED BY									
		Real Estate	Loans on hd. & mort.	Loans on Collaterals	Premium Notes.	Stocks and Bonds.	Cash in Of- fice and Bk	Accrued Interest.	Def. & out. Premiums.	All other Items.	
<i>Conn. Companies.</i>											
Aetna,	\$21,822,291	76	.69	36.50	1.26	19.33	34.34	4.51	2.29	.90	.18
Charter Oak,	13,518,922	46	11.18	45.60	9.71	25.95	2.87	.25	3.52	.92	.....
Connecticut General,	1,268,109	19	14.23	40.05	3.39	11.44	22.29	3.70	1.76	2.65	.49
Connecticut Mutual,	43,410,594	07	4.27	62.05	.56	15.51	11.31	2.48	3.73	.09	.....
Continental,	3,430,471	49	6.04	22.07	1.10	34.40	16.10	10.89	2.97	6.43	.....
Hartford Life and Annuity,	910,758	49	.34	80.23	2.93	.....	6.00	4.55	3.40	2.53	.02
Phoenix Mutual,	10,224,322	58	.59	53.68	.52	32.89	5.89	3.16	1.35	1.10	.82
Travelers,	2,534,644	85	3.46	70.41	.....	.....	14.96	3.02	2.75	5.40	.....
<i>Companies of other States.</i>											
American Popular,	\$97,120,114	89	4.17	51.83	2.05	19.71	15.10	3.05	3.05	.91	.13
Berkshire,	736,243	05	.....	10.62	3.60	17.74	23.11	21.16	1.76	22.01	.....
Continental,	3,081,570	36	5.84	55.86	1.76	6.63	25.52	.60	1.74	2.05	.....
Continental,	6,229,484	83	13.20	20.89	4.97	31.10	9.57	7.26	1.74	11.18	.09
Equitable,	28,585,040	73	17.60	59.76	.19	.....	15.97	3.05	.88	2.51	.04
Germania,	7,304,524	34	.33	73.58	2.05	.....	15.21	3.16	1.53	4.14	.....
Home,	4,475,117	34	4.21	29.52	5.74	24.43	26.08	7.43	.33	2.26	.....
Homeopathic Mutual,	637,707	82	4.80	47.00	2.82	.....	37.02	.99	1.70	5.67	.....
John Hancock Mutual,	2,730,891	06	.....	47.88	.87	13.69	30.27	2.52	2.07	2.70	.....
Massachusetts Mutual,	6,072,923	52	2.60	60.26	3.46	16.24	9.35	1.51	3.19	3.39	.....
Metropolitan,	1,974,109	89	8.37	31.01	3.07	18.99	18.31	1.99	1.18	17.08	.....
Mutual,	78,534,076	14	4.55	76.49	.....	.....	11.47	4.90	1.50	1.09	.....
Mutual Benefit,	31,300,677	93	.78	40.96	.....	18.67	35.12	1.80	2.05	.62	.....
New York,	30,561,983	04	5.96	57.86	.....	2.90	24.98	5.79	.84	1.67	.....
Union Mutual,	9,158,664	31	3.82	59.16	.57	24.11	3.06	1.36	5.18	2.74	.....
United States,	4,631,168	47	.59	59.97	1.60	3.87	24.79	5.40	1.22	2.56	.....
Washington,	4,835,303	45	1.23	48.67	.25	.....	39.24	5.50	.91	4.20	.....
<i>Grand Totals,</i>											
	\$220,849,486	28	5.73	60.64	.59	6.44	18.70	4.12	1.58	2.19	.01
	\$317,969,601	17	5.26	57.93	1.04	10.49	17.61	3.79	2.03	1.80	.05

Table 3. Classification of the various items composing the Liabilities, on the 31st day of December, 1875, of Life Insurance Companies transacting business in this State.

Name of Company.	Premium Reserve (Less re-insur- ance.)	Death Loss, & Mat. Endow. due & unpaid.	Death Loss, and Mat. Endow. not due.	Death Losses and claims Resisted.	Unpaid divi- dends &c. due Policyholders.	Due for Salaries Rents &c.	All other Li- abilities.	Total Liabilities.
<i>Connecticut Companies.</i>								
Aetna,	\$19,148,542 00	\$47,871 86	\$264,794 00	\$38,288 10	185,990 47	.....	\$13,002 13	\$19,748,488 56
Charter Oak,	13,255,621 00	.....	156,496 00	43,000 00	.....	.....	.....	13,455,127 00
Connecticut General,	938,649 00	.....	15,500 00	15,000 00	.....	.....	5,470 28	994,619 28
Connecticut Mutual,	38,494,045 00	.....	616,827 00	181,815 00	197,612 00	.....	.....	39,489,799 00
Continental,	3,178,496 00	.....	29,841 33	7,592 35	.....	.....	.....	3,215,929 68
Hartford Life and Annuity,	590,817 00	.....	6,806 90	.....	900 00	.....	.....	598,623 90
Phoenix Mutual,	9,978,793 00	.....	193,850 00	52,000 00	.....	.....	.....	10,219,643 00
Travelers,	2,240,912 00	.....	46,200 00	6,825 00	.....	.....	.....	2,293,937 00
<i>Companies of other States.</i>								
American Popular,	\$87,840,885 00	\$47,871 86	\$1,320,815 23	\$394,520 45	\$384,502 47	.....	\$18,472 41	\$90,016,087 42
Berkshire,	554,463 00	.....	5,000 00	15,000 00	.....	.....	.....	574,463 00
Continental,	2,725,572 00	.....	27,589 60	10,000 00	4,663 89	.....	11,149 92	2,778,975 41
Equitable,	5,675,437 00	7,500 00	131,159 00	18,625 00	.....	.....	23,000 00	5,855,712 00
Germania,	25,811,640 00	70,612 00	361,630 00	29,000 00	73,748 00	.....	75,000 00	26,421,630 00
Home,	6,782,736 00	4,255 85	80,031 75	22,058 15	29,191 64	.....	23,794 11	6,942,067 50
Homeopathic Mutual,	3,933,326 00	.....	30,196 00	12,000 00	.....	.....	.....	3,975,522 00
John Hancock Mutual,	578,593 00	.....	.....	.....	.....	.....	2,090 00	580,683 00
Massachusetts Mutual,	2,552,427 00	1,000 00	27,799 00	1,000 00	.....	1,687 50	.....	2,583,913 50
Metropolitan,	5,354,725 00	.....	107,400 00	43,200 00	24,562 93	.....	.....	5,529,887 93
Mutual,	1,813,089 00	.....	33,000 00	.....	2,194 00	1,200 00	7,221 93	1,856,704 93
Mutual Benefit,	78,189,575 00	.....	652,245 85	182,000 00	.....	.....	30,179 78	74,024,000 63
New York,	27,764,185 00	.....	497,389 00	44,000 00	363,634 83	.....	.....	28,669,108 83
Union Mutual,	26,499,643 00	4,775 66	359,288 00	83,700 00	.....	.....	.....	26,947,406 66
United States,	7,782,878 00	.....	142,600 00	.....	.....	.....	.....	7,925,478 00
Washington,	3,976,569 00	.....	130,670 00	.....	.....	.....	22,512 89	4,129,751 89
.....	4,327,654 00	10,000 00	34,000 00	2,500 00	.....	2,729 18	4,032 16	4,380,935 84
Grand Totals,	\$199,292,512 00	\$98,143 51	\$2,619,989 20	\$463,083 15	\$497,895 29	\$5,616 68	\$199,000 79	\$203,176,240 62
	\$287,133,397 00	\$146,015 37	\$3,949,804 43	\$837,603 60	\$882,397 76	\$5,616 68	\$217,473 20	\$293,192,308 04

Table 4, Showing the sources of Income of Life Insurance Companies transacting business in this State for the year ending Dec. 31st, 1875.

Name of Company.	Cash Premiums.	Premium Note Income.	Interest on Cash Loans.	Int. on Bonds & Div. on Stocks.	Interest on Premium Notes.	Rents.	From all other sources.	Total Income.
<i>Conn. Companies.</i>								
Aetna,.....	\$3,485,848 48	\$522,295 81	\$747,348 99	\$441,990 82	\$219,046 74	.....	\$108,922 06	\$5,526,452 90
Charter Oak,.....	2,489,822 31	505,223 64	421,175 50	30,004 92	174,807 05	\$44,084 07	71,316 45	3,736,433 94
Conn. General,.....	220,943 36	26,399 80	37,478 94	18,004 86	7,883 78	.....	2,363 18	313,133 92
Conn. Mutual,.....	6,734,419 76	431,048 79	1,766,794 53	289,401 25	526,996 10	40,458 10	29,281 83	9,818,400 36
Continental,.....	596,028 89	136,318 18	58,166 85	42,522 27	53,136 89	7,415 00	19,803 81	913,391 89
Hartford Life and Annuity,.....	106,524 60	.....	51,146 14	3,052 92	.....	.....	7,578 80	108,302 46
Phoenix Mutual,.....	2,365,500 85	254,569 00	381,936 58	44,544 48	251,814 94	.....	.....	3,298,365 85
Travelers,.....	528,370 17	.....	140,433 02	26,516 00	.....	1,498 97	10,596 37	707,414 53
<i>Cos of other States.</i>								
American Popular,.....	\$16,527,458 42	\$1,876,855 22	\$3,604,480 55	\$896,097 52	\$1,233,685 50	\$93,456 14	\$249,862 50	\$24,481,895 85
Berkshire,.....	136,570 81	64,846 50	4,408 21	9,926 27	10,355 35	2,641 51	2,868 38	231,617 03
Continental,.....	437,256 82	47,456 92	123,542 83	40,034 79	12,792 74	8,467 67	6,719 26	676,271 03
Equitable,.....	1,906,421 17	235,894 48	81,673 50	28,055 47	143,927 01	25,904 14	30,791 13	2,452,406 90
Germania,.....	7,999,991 39	.....	1,132,446 66	207,844 65	.....	170,917 99	60,685 39	9,571,886 08
Home,.....	1,502,841 85	.....	342,318 86	66,274 35	.....	590 00	953 91	1,912,978 97
Homeopathic Mutual,.....	525,839 30	215,826 58	100,397 70	96,463 19	75,725 23	5,654 94	.....	1,019,906 94
John Hancock Mutual,.....	201,677 04	.....	21,977 40	9,824 43	444 86	140 00	1,541 78	235,605 51
Massachusetts Mutual,.....	330,337 70	53,788 57	82,324 04	33,111 25	21,556 53	.....	24,037 21	745,155 30
Metropolitan,.....	901,368 32	235,700 79	271,019 88	37,523 77	48,801 40	4,382 16	13,987 11	1,512,783 43
Mutual,.....	906,380 64	48,171 40	38,584 67	22,874 93	26,783 74	.....	18,380 96	1,061,476 34
Mutual Benefit,.....	15,731,970 49	.....	4,006,814 14	573,494 55	.....	48,796 00	39,893 47	20,400,968 65
New York,.....	4,756,486 27	.....	804,563 57	724,906 90	461,000 40	3,350 00	1,679 92	6,751,987 06
Union Mutual,.....	6,011,227 13	.....	1,222,704 54	406,556 09	63,399 31	60,251 18	117,747 22	7,881,885 47
United States,.....	1,546,112 15	330,299 67	305,556 63	12,633 79	168,927 77	23,321 06	16,117 80	2,402,968 87
Washington,.....	929,304 02	.....	194,441 99	57,015 24	14,334 56	.....	10,091 25	1,205,187 06
Washington,.....	972,449 80	.....	140,816 12	126,745 78	.....	.....	3,591 70	1,243,603 40
Grand Totals,.....	\$14,996,234 90	\$1,231,754 91	\$8,873,590 74	\$2,453,285 45	\$1,048,048 90	\$354,416 65	\$349,086 49	\$59,306,448 04
Grand Totals,.....	\$61,523,693 32	\$3,108,640 13	\$12,478,071 29	\$3,349,382 97	\$2,281,734 40	\$447,872 79	\$598,948 99	\$83,788,343 89

Table 5. Classification of the various Items composing the Expenditures of Life Insurance Companies transacting business in this State for the year ending December 31, 1875.

Name of Company.	Paid for Losses and Policy Claims	Paid for Policies surrendered, etc.	Dividends to Policy-holders.	Dividends to Stock holders.	Paid for Commissions.	Salaries, Officers, Traveling, etc.	All other Expenditures.	Total Expenditures.
<i>Conn. Companies.</i>								
Etna,	\$1,538,479 20	\$1,315,545 09	\$599,569 76	\$45,000 00	\$283,209 78	\$96,285 16	\$106,995 36	\$1,045,084 35
Charter Oak,	910,912 41	838,769 57	347,152 06	8,000 00	265,070 77	85,700 45	188,832 70	2,644,437 96
Connecticut General,	68,090 48	36,927 27	20,263 69	10,000 00	17,669 29	27,228 23	23,183 48	203,362 44
Connecticut Mutual,	2,722,352 27	941,005 42	2,543,556 08	.....	528,740 55	99,135 65	359,812 71	7,194,602 68
Continental,	152,932 78	135,975 63	128,938 63	24,000 00	31,100 04	30,997 16	42,787 44	555,330 68
Hartford L. & A.,	29,131 48	2,552 44	5,420 22	15,000 00	8,540 32	18,141 00	87,442 50	.....
Phoenix Mutual,	886,193 39	406,609 70	641,722 46	6,000 00	195,607 34	146,853 98	167,748 46	2,450,735 33
Travelers,	135,720 62	26,274 03	.....	.....	53,579 22	43,111 00	43,875 76	322,560 63
<i>Cos. of other States</i>								
American Popular,	\$6,463,473 63	\$3,703,659 15	\$4,286,620 90	\$108,000 00	\$1,383,517 31	\$556,452 63	\$1,001,892 95	\$17,503,616 57
Berkshire,	31,216 00	40,771 37	46,119 47	16,149 00	12,630 65	26,295 25	26,731 16	199,912 90
Continental,	172,033 56	75,149 14	93,899 73	1,785 00	36,510 53	24,778 53	27,196 92	431,353 46
Equitable,	524,290 13	1,245,267 21	195,460 21	7,000 00	166,838 70	191,194 28	294,481 67	2,624,532 20
Germania,	2,377,377 56	1,213,963 73	1,743,670 38	7,000 00	370,570 68	333,961 11	582,746 49	6,629,289 95
Home,	534,760 14	253,479 25	119,219 84	24,000 00	111,883 83	132,127 78	57,619 73	1,233,090 57
Homeopathic Mutual,	236,775 09	116,120 89	158,637 31	15,000 00	59,749 00	39,457 49	26,634 73	652,374 51
John Hancock,	35,442 00	69,620 13	10,350 10	.....	15,265 07	27,323 86	25,389 31	183,330 47
Mass. Mutual,	221,152 93	281,886 85	229,887 27	.....	73,016 70	50,970 54	37,841 84	616,096 31
Metropolitan,	416,869 54	129,510 53	95,513 92	.....	73,487 99	104,051 54	43,995 84	997,802 71
Mutual,	288,556 18	250,269 14	3,539,663 67	7,000 00	99,814 97	63,940 54	55,505 32	860,600 07
Mutual Benefit,	4,416,742 71	4,718,486 98	8,539,668 67	.....	482,357 38	367,197 62	619,008 20	14,143,456 54
New York,	2,094,958 22	569,519 16	2,862,513 30	.....	358,899 26	107,051 56	230,790 71	6,223,752 21
Union Mutual,	1,649,439 98	1,111,742 01	1,369,954 95	.....	293,458 55	168,836 29	4,860,760 29	168,836 29
United States,	596,131 44	567,524 84	227,333 13	.....	125,377 44	212,563 21	169,149 91	1,898,079 97
Washington,	275,697 87	276,731 22	102,532 40	23,316 66	153,329 39	51,519 14	76,280 31	964,406 99
.....	351,677 36	92,260 89	165,141 47	10,476 73	58,401 79	69,645 95	64,576 48	812,280 67
<i>Grand Total,</i>								
	\$14,223,120 71	\$11,012,103 32	\$10,960,324 78	\$111,727 39	\$2,447,591 93	\$2,069,406 78	\$2,506,884 91	\$43,331,159 82
	\$20,686,594 34	\$14,715,762 47	\$15,246,945 68	\$219,727 39	\$3,831,109 24	\$2,625,859 41	\$3,508,777 86	\$60,834,776 39

Table 6. Showing the Assets, Liabilities, Income, Expenditures, Percentage, &c., of Life Insurance Companies transacting business in this State December 31, 1875.

Name of Company.	Total Assets.	Total Liabilities	Total Income.	Total Expendi- tures.	Ratio of Expend'ts to Income.	Total claims paid.	Ratio of claims paid to Income.
Conn. Companies.							
Ætna,.....	\$21,822,291 76	\$19,748,488 56	\$5,526,452 90	\$4,045,084 35	73.19	\$1,538,479 20	27.84
Charter Oak,.....	13,518,922 46	13,455,127 00	3,736,433 94	2,644,437 96	70.77	910,912 41	24.38
Connecticut General,.....	1,268,109 19	994,619 28	313,133 92	203,362 44	64.94	68,090 48	21.75
Connecticut Mutual,.....	43,410,594 07	39,489,799 00	9,818,490 36	7,194,602 68	73.28	2,722,352 27	27.73
Continental,.....	3,430,471 49	3,215,929 68	973,391 89	555,390 68	60.81	152,593 78	16.71
Hartford Life and Annuity,.....	910,758 49	598,523 90	168,302 46	87,442 50	51.96	29,131 48	17.31
Phoenix Mutual,.....	10,224,322 58	10,219,643 00	3,298,365 85	2,450,735 33	74.30	896,193 39	26.87
Travelers,.....	2,534,644 85	2,293,937 00	707 414 53	322,560 63	45.60	155,720 62	22.01
Cos. of other States.							
American Popular,.....	\$97,120,114 89	\$90,016,067 42	\$24,481,895 85	\$17,503,616 57	71.50	\$6,463,473 63	26.40
Berkshire,.....	736,243 05	574,463 00	231,617 03	199,912 90	86.31	31,216 00	13.48
Continental,.....	3,081,570 36	2,778,975 41	676,271 03	431,353 46	63.78	172,033 56	25.44
Equitable,.....	6,229,484 83	5,855,712 00	2,452,466 90	2,624,532 20	107.01	524,290 13	21.38
Germania,.....	28,585,040 73	26,421,630 00	9,571,886 08	6,629,289 95	69.26	2,377,377 56	24.84
Home,.....	7,304,524 34	6,942,067 50	1,912,378 97	1,233,090 57	64.46	534,760 14	27.95
Homeopathic Mutual,.....	4,475,117 34	3,973,522 00	1,019,906 94	652,374 51	63.96	236,775 09	23.22
John Hancock Mutual,.....	637,707 82	580,683 00	255,605 51	183,390 47	77.84	35,442 00	15.04
Massachusetts Mutual,.....	2,730,891 06	2,583,913 50	745,155 30	616,096 31	82.68	221,152 93	29.68
Metropolitan,.....	6,072,923 52	5,529,887 93	1,512,783 43	997,802 71	65.96	416,869 54	27.56
Mutual,.....	1,974,109 89	1,856,704 93	1,061,176 34	860,600 07	81.10	288,556 18	27.19
Mutual Benefit,.....	78,534,076 14	74,024,000 63	20,400,968 65	14,143,456 54	69.33	4,416,742 71	21.65
New York,.....	31,300,677 93	28,669,108 83	6,751,987 06	6,223,732 21	92.18	2,094,958 22	31.03
Union Mutual,.....	30,561,983 04	26,947,406 66	7,881,885 47	4,860,760 29	61.67	1,049,439 98	20.93
United States,.....	9,158,664 31	7,925,478 00	2,402,968 87	1,898,079 97	78.99	596,131 44	24.81
Washington,.....	4,631,168 47	4,129,751 89	1,205,187 06	1,964,406 99	80.02	276,697 87	22.88
Washington,.....	4,835,303 45	4,380,935 34	1,243,603 40	812,280 67	65.32	351,677 86	28.28
Grand Totals,.....	\$220,849,486 28	\$203,176,240 62	\$59,306,448 04	\$43,331,159 82	73.06	\$14,223,120 71	23.98
	\$317,969,601 17	\$293,192,308 04	\$83,788,343 89	\$60,834,776 39	72.61	\$20,686,594 34	24.69

Table 7. Showing the Premium Receipts, Expenses of Management, etc., of Life Insurance Companies transacting business in this State December 31st, 1875.

Name of Company.	Cash received for Premiums.	Notes received for Premiums.	Gross Premium Receipts.	Expense of Management.	Paid for Com's & Brokerage.	Total Income.	Ratio of expenses to Total In.	Ra. of com. to Prem. Receipts.	Ra. of note to G. prem. Receipts.
<i>Conn. Companies.</i>									
Ætna,	\$3,455,848 48	\$523,295 81	\$4,009,144 29	\$546,490 30	\$288,209 78	\$5,526,452 90	9.89	7.06	13.05
Charter Oak,	2,439,822 31	505,223 64	2,995,045 95	539,603 92	265,070 77	3,736,433 94	14.44	8.85	16.87
Conn. General,	220,943 36	26,399 80	247,343 16	68,081 00	17,669 29	313,133 92	21.74	7.15	10.68
Conn. Mutual,	6,734,419 76	431,048 79	7,165,468 55	987,688 99	528,740 55	9,818,440 36	10.06	7.38	6.02
Continental,	596,028 89	136,318 18	732,347 07	113,884 64	31,100 04	913,391 89	12.46	4.25	18.61
Hartford L. & A.,	106,524 60	.....	106,524 60	35,338 36	8,540 32	168,302 44	21.00	8.02	.....
Phoenix Mutual,	2,365,500 85	254,569 00	2,620,069 85	510,209 78	195,607 34	3,298,365 85	15.47	7.47	9.71
Travelers,	528,370 17	.....	528,370 17	140,565 98	53,579 22	707,414 53	19.87	10.14	.....
<i>Cos. of other States.</i>									
American Popular, ..	\$16,527,458 42	\$1,876,855 22	\$18,404,313 64	\$2,941,862 89	\$1,383,517 31	\$24,481,895 85	12.02	7.52	10.20
Berkshire,	136,570 81	64,846 50	201,417 31	65,657 06	12,630 65	231,617 03	28.35	6.27	32.20
Continental,	427,256 82	47,456 92	484,713 74	88,485 98	36,510 53	676,271 03	13.08	7.53	9.79
Equitable,	1,906,421 17	285,694 48	2,142,115 65	632,814 65	166,838 70	2,452,466 90	26.61	7.79	11.00
Germania,	7,999,991 39	.....	7,999,991 39	1,237,278 28	370,570 68	9,571,886 08	13.45	4.63	.....
Home,	1,502,841 85	.....	1,502,841 85	301,631 34	111,883 83	1,912,978 97	15.77	7.45	.....
Homeopathic Mutual	525,839 30	215,826 58	741,665 88	125,841 22	59,749 00	1,019,906 94	12.35	8.06	29.10
John Hancock Mutual	201,677 04	.....	201,677 04	67,978 24	15,265 07	235,605 51	28.85	7.57	.....
Massachusetts Mutual	520,337 70	53,788 57	584,126 27	112,828 95	24,015 70	745,155 30	15.14	4.11	9.21
Metropolitan,	901,268 32	235,700 79	1,137,069 11	221,535 37	73,487 99	1,512,783 43	14.64	6.46	20.73
Mutual,	906,380 64	48,171 40	954,552 04	219,260 83	99,814 97	1,061,176 84	20.67	10.46	5.05
Mutual Benefit,	15,731,970 49	.....	15,731,970 49	1,468,563 20	482,357 38	20,400,968 65	7.20	3.07	.....
New York,	4,756,486 27	.....	4,756,486 27	696,741 53	358,899 26	6,751,987 06	10.32	7.55	.....
Union Mutual,	6,011,927 13	.....	6,011,927 13	729,623 35	293,458 53	7,881,885 47	9.26	4.88	.....
United States,	1,546,112 15	330,299 67	1,876,411 82	507,090 56	125,377 44	2,402,968 97	21.10	6.67	17.60
Washington,	929,304 02	.....	929,304 02	286,128 84	158,320 39	1,205,187 06	23.74	17.04	.....
	972,449 80	.....	972,449 80	192,724 22	58,401 79	1,243,603 40	15.50	6.01	.....
	\$44,986,234 90	\$1,231,784 91	\$46,228,019 81	\$7,023,883 62	\$2,447,591 93	\$59,306,448 04	11.84	5.29	2.66
Grand Totals,...	\$61,523,693 32	\$3,108,640 13	\$64,632,333 45	\$9,965,746 51	\$3,831,109 24	\$83,788,343 89	11.89	5.93	4.81

Table 8. Showing the business transacted in the State of Connecticut by Life Insurance Companies during the year ending December 31st, 1875.

Name of Company	No. Policies Issued.	Amount Insured.	Whole No. in Force.	Amount Insured.	Premiums Collected.	Losses and Claims paid.
<i>Connecticut Companies.</i>						
Alta,.....	422	\$550,574	3,916	\$4,667,667	\$205,187 66	\$98,712 29
Charter Oak,.....	438	1,168,085	2,925	6,007,102	231,294 63	66,745 00
Connecticut General,.....	106	174,746	515	830,673	28,596 54	4,251 00
Connecticut Mutual,.....	104	312,900	2,842	8,526,000	254,133 23	88,957 00
Continental,.....	167	172,123	1,794	2,528,812	148,069 15	57,650 00
Hartford Life and Annuity,.....	36	26,559	363	574,700	15,799 55	9,201 00
Phoenix Mutual,.....	445	538,136	3,156	4,666,538	219,765 43	59,765 00
Travelers,.....	141	241,141	532	919,156	54,507 32	9,076 42
<i>Companies of other States.</i>						
American Popular,.....	1,849	\$3,203,464	16,043	\$28,720,648	\$1,157,225 51	\$394,357 71
Berkshire,.....	3	1,263	61	214,300	5,981 09	.....
Continental,.....	8	10,000	97	157,100	2,671 05	6,677 00
Equitable,.....	30	41,155	256	368,008	15,083 90	14,000 00
Germania,.....	51	182,935	596	2,219,700	54,107 19	32,000 00
Home,.....	7	10,400	27	31,400	7,044 88	1,400 00
Homeopathic Mutual,.....	93	128,231	402	679,600	16,043 42	3,000 00
John Hancock Mutual,.....	24	30,377	424	506,248	20,925 49	5,137 00
Massachusetts Mutual,.....	29	51,045	204	298,754	10,376 87	5,125 00
Metropolitan,.....	119	247,427	445	834,117	36,939 82	20,000 00
Mutual,.....	238	600,321	620	1,583,883	49,365 84	12,000 00
Mutual Benefit,.....	77	189,290	3,801	9,675,408	433,517 67	89,374 75
New York,.....	52	125,730	922	2,858,200	32,157 87	30,000 00
Union Mutual,.....	47	71,830	999	2,038,100	62,693 18	30,122 00
United States,.....	106	156,270	195	330,354	4,104 54	1,000 00
Washington,.....	7	16,200	189	854,200	11,052 59	8,740 00
Grand Totals,.....	2,740	\$5,066,438	25,359	\$51,063,720	\$1,927,663 14	\$370,040 25

Table 9. *Number and Classification of Policies issued during the year 1875, and comparison of business of 1874 with business of 1875.*

Name of Company.	1874.			1875.			INCREASE.		DECREASE.	
	No. Policies Issued.	Amount.	No. Policies Issued.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
<i>Conn. Companies.</i>										
Etna,	9,670	\$14,963,243	7,331	\$11,186,537	.....	.....	2,339	\$3,776,706	.....	.....
Charter Oak,	4,035	7,540,640	3,881	8,288,906	.....	\$748,266	154	.....	.....	.....
Connecticut General,	814	1,803,789	734	1,279,651	.....	.....	89	524,138	.....	.....
Connecticut Mutual,	6,094	17,266,824	5,265	13,471,411	.....	.....	829	3,795,413	.....	.....
Continental,	1,294	2,734,924	1,179	2,287,113	.....	.....	115	447,811	.....	.....
Hartford Life and Annuity,	298	347,801	259	273,773	.....	.....	39	74,028	.....	.....
Phoenix Mutual,	6,217	10,130,497	4,805	7,114,127	.....	.....	1,412	3,016,370	.....	.....
Travelers,	2,738	5,031,763	2,650	4,921,363	.....	.....	88	110,400	.....	.....
<i>Companies of other States.</i>										
American Popular,	31,160	\$59,819,481	26,104	\$48,822,881	.....	.....	5,056	\$10,996,600	.....	.....
Berkshire,	660	2,184,484	679	3,449,062	.....	19	.....	1,264,578	.....	.....
Continental,	781	1,683,838	724	1,671,205	.....	.....	57	12,633	.....	.....
Equitable,	6,300	13,864,991	6,070	12,578,614	.....	.....	230	1,286,377	.....	.....
Germania,	8,715	28,236,739	7,719	24,401,014	.....	.....	996	3,835,725	.....	.....
Home,	2,453	3,193,184	2,819	4,039,234	.....	366	.....	846,050	.....	.....
Homeopathic Mutual,	1,980	1,939,448	726	1,460,239	.....	.....	354	479,209	.....	.....
John Hancock Mutual,	901	1,468,875	1,105	1,868,417	.....	204	.....	399,542	.....	.....
Massachusetts Mutual,	726	1,282,441	838	1,232,628	.....	112	.....	273,762	.....	.....
Metropolitan,	1,703	4,913,165	1,677	5,186,927	.....	.....	26	4,814,885	.....	.....
Mutual,	7,865	11,377,828	4,632	6,563,943	.....	.....	3,233	9,975,594	.....	.....
Mutual Benefit,	11,510	34,400,711	8,620	24,425,117	.....	.....	2,890	.....	.....	.....
New York,	4,039	10,927,975	4,637	12,440,560	.....	598	.....	1,512,585	.....	.....
Union Mutual,	7,171	19,657,967	6,909	21,466,289	.....	.....	262	1,808,322	.....	.....
United States,	6,100	14,445,180	6,000	12,131,317	.....	.....	100	2,313,863	.....	.....
Washington,	2,493	5,487,050	2,420	4,756,300	.....	.....	73	730,750	.....	.....
.....	1,547	3,337,740	1,566	3,036,925	.....	19	.....	300,815	.....	.....
.....	64,044	\$158,401,616	57,141	\$140,706,791	.....	.....	6,903	\$17,694,825	.....	.....
Grand Totals,	95,204	\$218,221,057	83,245	\$189,529,672	.....	.....	11,959	\$28,691,425	.....	.....

Table 10. *Summary of Net Outstanding Insurance December 31, 1875, and December 31, 1874, of Life Insurance Companies transacting business in this State.*

Name of Company.	Classification of No. of Policies.		Net Amt. out, Dec. 31, 1875.		Net Amt. out, Dec. 31, 1874.		Increase in 1875.		Decrease in 1875.		
	Whole Life.	Endow-ment.	Al'other Policies.	Total Number.	Total Amount.	Total Number.	Total Amount.	No.	Amount.	No.	Amount.
<i>Connecticut Companies.</i>											
Aetna,	34,496	19,854	2,395	56,745	\$90,023,793	55,577	\$92,810,886	1,108	.....	.....	\$2,787,093
Charter Oak,	18,244	5,443	2,228	25,915	59,120,818	26,482	62,096,166	.....	.....	567	2,975,348
Connecticut General,	2,763	589	69	3,421	6,567,704	3,400	6,729,044	21	.....	.....	161,340
Connecticut Mutual,	56,573	8,673	961	66,207	135,081,842	65,316	135,366,633	891	.....	.....	284,791
Continental,	7,247	3,648	168	11,063	15,075,598	10,877	16,218,456	246	.....	.....	1,142,858
Hartford Life and Annuity,	1,873	121	550	2,544	3,792,612	2,631	4,197,046	.....	.....	87	404,434
Phoenix Mutual,	22,570	7,711	4	30,285	60,307,312	33,426	69,195,999	.....	.....	3,141	8,888,687
Travelers,	8,502	1,928	83	10,513	18,899,433	9,836	17,717,943	677	\$1,181,490	.....	.....
<i>Companies of other States.</i>											
American Popular,	152,268	47,967	6,458	206,693	\$438,869,112	207,485	\$454,332,173	.....	.....	792	\$15,463,061
Berkshire,	1,909	21	1,379	3,309	10,213,187	3,154	8,212,899	155	2,000,288	.....	.....
Continental,	3,424	2,239	.....	5,663	12,588,266	5,594	12,573,050	69	15,216	.....	.....
Equitable,	11,786	4,831	8,151	24,768	£1,179,234	25,774	53,650,538	.....	.....	1,006	2,471,304
Germania,	40,966	7,399	335	48,700	178,632,686	48,130	181,029,001	570	.....	.....	2,396,315
Home,	15,907	4,222	131	20,260	34,421,675	19,792	34,090,099	468	.....	.....	.....
Homeopathic Mutual,	8,541	1,608	13	10,162	20,521,578	10,421	20,936,412	.....	.....	259	414,834
John Hancock Mutual,	2,667	848	42	2,957	5,030,802	2,668	4,659,852	289	.....	.....	.....
Massachusetts Mutual,	5,099	2,541	11	7,651	15,366,892	8,298	17,622,629	.....	.....	647	2,255,737
Metropolitan,	9,607	2,810	2,323	14,740	34,654,999	14,478	33,471,634	262	1,183,365	.....	.....
Mutual,	15,705	1,715	21	17,441	25,107,087	18,972	27,385,145	.....	.....	1,531	2,278,058
Mutual Benefit,	72,885	19,369	139	92,393	305,057,221	90,914	301,878,726	1,479	3,178,495	.....	.....
New York,	39,679	3,291	45	43,015	134,104,103	41,302	131,938,427	1,713	2,165,676	.....	.....
Union Mutual,	35,937	8,549	175	44,661	126,132,119	43,398	122,835,123	1,263	3,296,996	.....	.....
United States,	14,832	6,667	623	22,122	46,740,375	21,758	49,207,370	364	.....	.....	2,466,995
Washington,	8,543	1,971	178	10,692	22,380,650	10,643	23,542,392	49	.....	.....	1,161,742
Grand Totals,	8,763	2,369	9	11,141	25,429,535	11,022	25,021,417	119	408,118	.....	.....
.....	295,650	70,450	13,575	379,675	\$1,047,560,409	376,318	\$1,048,054,714	3,357	.....	.....	\$494,305
.....	447,918	118,417	20,033	586,368	\$1,486,429,521	583,803	\$1,502,386,887	2,565	.....	.....	\$15,957,363

Table 11. Number and Amount of Policies Terminated during 1875, with the mode of Termination.

Name of Company.	BY DEATH.		BY EXPIRY.		BY SURRENDER.		BY LAPSE.		BY CHANGE.		NOT TAKEN.		TOTALS.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
<i>Cont. Companies.</i>														
Ætna,	620	\$1,273,065	5	\$22,000	2,735	\$5,696,008	1,698	\$5,440,936	177	\$229,315	977	\$1,739,934	6,207	\$14,401,258
Charter Oak,	298	712,261	58	96,160	1,557	3,623,870	2,469	6,063,585	.....	.....	883	2,319,555	5,265	12,815,431
Conn. General,	31	75,751	1	5,000	108	205,032	425	883,897	.....	64,239	161	274,700	726	1,508,529
Conn. Mutual,	952	2,860,116	.....	.....	1,878	5,584,691	1,797	6,142,599	.....	349,714	450	1,149,125	5,077	16,086,245
Continental,	114	154,998	5	14,500	236	295,205	874	1,873,600	.....	909,790	285	633,907	1,514	3,782,900
Hart, Life & A.	14	20,465	109	204,827	157	378,353	39	96,200	.....	24,039	23	40,225	342	764,109
Phoenix Mutual	370	894,993	17	29,000	143	266,361	4,857	9,551,966	1,497	3,777,100	1,356	2,246,212	8,240	16,765,632
Travelers,	80	166,564	18	49,500	43	45,198	1,049	2,012,975	290	643,125	512	839,950	1,992	3,757,312
<i>Cos. of other States.</i>														
Am. Popular,	2,479	\$6,158,213	213	\$420,987	6,857	\$16,094,718	13,203	\$32,065,668	1,964	\$5,997,322	4,647	\$9,143,608	29,363	\$69,880,516
Berkshire,	12	31,216	375	1,013,500	2	4,000	.....	.....	91	221,700	62	279,254	542	1,549,670
Continental,	53	151,397	9	24,204	63	183,128	432	1,072,650	.....	.....	119	250,600	676	1,681,979
Equitable,	232	493,063	2	10,000	2,109	4,879,873	3,829	7,414,677	.....	.....	940	2,358,073	7,112	15,155,686
Germania,	580	2,459,885	10	52,000	2,439	12,014,737	8,649	13,752,530	15	51,380	1,320	4,603,800	8,013	32,934,332
Home,	301	512,096	23	44,373	1,030	1,841,141	747	1,047,503	6	7,930	267	344,983	2,374	3,798,026
Home,	116	229,845	3	5,000	637	1,331,228	71	123,500	.....	34,000	105	186,500	932	1,910,973
Homeopath. M.	24	32,657	7	28,000	238	458,593	298	481,700	35	91,000	230	439,808	832	1,531,758
J. Hancock M.	66	168,488	4	8,932	242	509,120	1,076	2,402,865	384	1,017,250	84	167,757	1,856	4,274,412
Mass. Mutual,	159	458,200	530	1,266,400	173	470,975	352	1,113,630	.....	94,152	215	562,940	1,429	3,905,597
Metropolitan,	208	295,707	.....	.....	1,578	1,927,053	2,888	4,130,183	940	1,600,510	747	1,161,051	6,361	9,114,504
Mutual,	1,074	3,438,095	194	583,435	3,114	10,300,666	3,085	8,183,499	1	180,390	897	2,749,820	8,365	25,435,905
Mutual Benefit,	582	1,944,916	26	127,000	248	771,571	1,152	3,263,333	471	3,061,753	470	1,258,550	5,746	10,427,123
New York,	528	1,650,515	28	63,420	1,735	6,706,760	2,652	7,167,935	.....	566,669	823	2,511,895	2,969	18,667,194
Union Mutual,	227	524,930	25	53,577	794	1,865,548	3,161	8,736,898	.....	511,249	1,442	2,955,810	5,649	14,648,022
United States,	126	317,745	8	22,130	274	745,130	1,281	2,852,940	18	190,080	775	1,617,400	2,482	5,745,425
Washington,	111	301,470	7	12,900	442	1,276,425	877	2,013,900	.....	.....	239	478,620	1,676	4,083,315
Grand Totals.	4,399	\$13,010,225	1,251	\$3,314,871	15,118	\$45,285,248	25,550	\$63,757,743	1,961	\$7,628,063	8,735	\$21,926,861	57,014	\$154,923,011
	6,878	\$19,168,438	1,464	\$3,735,858	21,975	\$61,379,966	38,753	\$95,823,411	3,925	\$13,625,385	13,382	\$31,070,469	86,377	\$224,803,527

Table 12. *Percentage of Termination to Whole Number and Amount Terminated during the year ending December 31st, 1875.*

Name of Company.	BY DEATH.		BY EXPIRY.		BY SURRENDER.		BY LAPSE.		BY CHANGE.		NOT TAKEN.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
<i>Connecticut Companies.</i>												
Ætna,	9.99	8.84	.08	.15	44.06	39.56	27.28	37.78	2.85	1.59	15.74	12.08
Charter Oak,	5.66	5.56	1.10	.75	29.57	28.28	46.90	47.30	.....	.....	16.77	18.11
Connecticut General,	4.27	5.02	.14	.33	14.88	13.60	58.54	58.61	.....	4.26	22.17	18.18
Connecticut Mutual,	18.75	17.78	.....	.....	36.99	34.72	35.40	38.19	.....	2.17	8.86	7.14
Continental,	7.53	4.10	.33	.38	15.59	7.81	37.73	49.52	.....	24.04	18.82	14.15
Hartford Life and Annuity,	4.09	2.68	31.87	26.80	45.91	49.52	11.40	12.59	.....	3.15	6.73	5.26
Phoenix Mutual,	4.49	5.33	.21	.17	1.74	1.59	58.93	56.98	.....	18.17	16.46	13.40
Travelers,	4.02	4.43	.90	1.32	2.16	1.20	52.66	53.57	.....	14.56	25.70	22.36
<i>Companies of other States.</i>												
American Popular,	8.44	8.81	.72	.60	23.36	23.15	44.96	45.78	.....	6.69	15.83	13.08
Berkshire,	2.21	2.02	69.19	65.40	.37	.26	.....	.....	.....	16.79	11.44	18.02
Continental,	7.84	9.00	1.33	1.44	9.32	10.89	63.91	63.77	.....	.....	17.60	14.90
Equitable,	3.26	3.25	.03	.07	29.65	32.21	53.84	48.94	.....	.....	13.22	15.53
Germania,	7.24	7.47	.12	.16	30.44	36.47	45.54	41.76	.....	.16	16.47	13.98
Home,	12.68	13.49	.97	1.17	43.38	48.47	31.47	27.58	.....	.25	11.25	9.08
Home,	12.45	12.03	.32	.26	68.35	69.70	7.62	6.47	.....	1.78	11.26	9.76
Homeopathic Mutual,	2.86	2.13	.84	1.83	28.63	29.91	35.82	31.46	.....	4.21	5.94	28.73
John Hancock Mutual,	3.56	3.94	.22	.21	13.04	11.91	57.97	56.21	.....	20.69	27.64	33.92
Massachusetts Mutual,	11.13	11.64	37.30	31.93	12.11	11.76	24.63	28.09	.....	2.38	14.83	14.20
Metropolitan,	3.27	3.24	.....	.....	24.81	21.14	45.40	45.31	.....	14.78	11.74	12.75
Mutual,	13.52	13.52	2.32	2.29	37.24	40.50	36.88	32.81	.....	.07	10.72	12.81
Mutual Benefit,	19.74	18.61	.88	1.22	8.41	7.40	39.06	31.82	.....	15.97	15.94	12.07
New York,	9.16	8.84	.49	.34	30.09	35.92	45.99	38.41	.....	3.04	14.27	13.45
Union Mutual,	4.02	3.58	.44	.37	14.06	12.73	55.96	59.65	.....	3.49	25.52	20.18
United States,	5.08	5.53	.32	.39	11.04	12.97	51.60	49.66	.....	.73	31.23	28.14
Washington,	6.62	7.39	.42	.32	26.37	31.25	52.33	49.32	.....	.....	14.26	11.72
<i>Grand Totals,</i>												
	7.72	8.40	2.19	2.14	26.52	29.22	44.81	41.16	.....	4.93	15.32	14.15
	7.96	8.53	1.70	1.62	25.44	27.35	44.87	42.62	.....	6.06	15.49	13.82

Table 13. *Number and Amount of Claims by Death during the years 1874 and 1875.*

Name of Company.	Comm'ced Business.	1874.		1875.		1874.		1875.		Ratio of Claims to mean No. of Policies.	Ratio of loss to mean amount insured.	Ratio of loss to mean amount insured.
		No. of Claims.	Amount.	No. of Claims.	Amount.	No. of Claims.	Amount.	No. of Claims.	Amount.			
Mutual,.....	1843	934	\$2,997,290	1,074	\$3,438,095			1,05		1.01	1.01	1.13
Mutual Benefit,.....	1845	521	1,913,334	582	1,944,916			1.28		1.45	1.45	1.46
New York,.....	1845	455	1,411,690	528	1,650,515			1.05		1.16	1.16	1.34
Connecticut Mutual,.....	1846	792	2,269,780	952	2,860,116			1.23		1.24	1.24	1.54
Union Mutual,.....	1849	190	466,631	227	524,930			.94		1.01	1.03	1.09
Ætna,.....	1850	618	1,369,460	620	1,273,065			1.13		1.45	1.10	1.39
Charter Oak,.....	1850	243	658,845	298	712,261			.93		1.06	1.14	1.18
United States,.....	1850	147	358,760	126	317,745			1.41		1.56	1.18	1.39
Berkshire,.....	1851	61	119,133	53	151,397			1.10		.95	.94	1.20
Massachusetts Mutual,.....	1851	138	345,045	159	458,200			.96		1.05	1.09	1.35
Phoenix Mutual,.....	1851	350	898,958	370	894,993			1.02		1.24	1.16	1.38
Equitable,.....	1859	457	1,820,790	580	2,459,885			.96		1.00	1.20	1.37
Home,.....	1860	105	226,168	116	229,845			.99		1.06	1.12	1.11
Germania,.....	1860	299	544,868	301	512,096			1.51		1.59	1.50	1.49
Washington,.....	1860	108	337,410	111	301,470			.97		1.30	1.00	1.20
John Hancock Mutual,.....	1862	54	132,921	66	168,488			.63		.72	.83	1.02
Continental, Conn.,.....	1864	106	164,075	114	154,998			.98		.95	1.04	.99
Travelers,.....	1864	76	124,034	80	166,564			.81		.73	.79	.91
Connecticut General,.....	1865	28	57,733	31	75,751			.82		.87	.91	1.14
American Popular,.....	1866	12	25,469	12	31,216			.39		.33	.37	.34
Continental, New York,.....	1866	247	622,490	232	493,063			.92		1.12	.92	.94
Hartford Life and Annuity,.....	1867	11	25,074	14	20,465			.39		.53	.54	.51
Metropolitan,.....	1867	189	233,939	208	295,707			1.01		.89	1.14	1.13
Homoeopathic Mutual,.....	1868	21	36,759	24	32,657			.81		.81	.85	.69
Total,.....		6,162	\$17,165,666	6,878	\$19,163,438			1.07		1.14	1.18	1.28

Table 14. *Synopsis of Premium Note Account December 31, 1874 and Dec. 31, 1875, showing Increase or Decrease in each year, and Ratio of Notes to Premium Reserve, etc., of Companies transacting business in this State Dec. 31, 1875.*

Name of Company.	Premium Notes December 31st 1874.	Increase or Decrease 1874.	Premium Notes December 31st 1875.	Increase or Decrease 1875.	1874.		1875.	
					Ra. of notes to Prem. Res.	Ra. of Notes to Gross Assets.	Ra. of notes to Prem. Res.	Ra. of Notes to Gross Assets.
<i>Conn. Companies.</i>								
Ætna,.....	\$4,664,483 45	-\$522,188 80	\$4,217,607 30	-\$446,876 15	25.76	22.68	22.03	19.33
Charter Oak,.....	3,761,981 96	+476,214 74	3,506,138 66	-255,843 30	29.75	28.38	26.46	25.94
Conn. General,.....	145,848 96	-4,103 71	145,103 69	-745 27	16.65	12.60	15.14	11.44
Conn. Mutual,.....	7,189,793 86	-769,817 76	6,730,567 50	-459,226 36	20.12	17.78	17.49	15.50
Continental,.....	1,189,904 97	+28,557 43	1,180,295 65	-9,609 32	41.74	38.34	37.13	34.41
Hartford Life and Annuity, Phoenix Mutual,.....	3,639,330 00	-2,000 00	3,363,978 54	-275,351 46	38.54	36.35	33.73	32.99
Travelers,.....	.....	-45,386 00	.....	.....	.....	.....	.....	.....
<i>Cos of other States.</i>								
American Popular,.....	\$20,591,343 20	-\$838,724 10	\$19,143,691 34	-\$1,447,651 86	25.07	22.51	21.79	19.71
Berkshire,.....	112,361 17	+23,667 43	130,607 32	+18,246 15	21.59	16.00	23.56	17.74
Continental,.....	198,830 32	-3,334 32	204,351 77	+5,521 45	7.93	6.98	7.50	6.63
Equitable,.....	2,140,142 72	-102,014 58	1,937,700 05	-202,442 67	36.17	32.76	34.14	31.11
Germania,.....	.....	.....	.....	.....	.....	.....	.....	.....
Home,.....	1,064,869 18	+36,453 31	1,093,694 28	+28,825 10	29.14	25.88	27.81	24.44
Homoeopathic Mutual,.....	5,919 40	+4,500 00	.....	-5,919 40	1.14	1.02	.....	.....
John Hancock Mutual,.....	394,646 63	-82,470 94	373,838 23	-20,808 40	15.19	14.93	14.65	13.69
Massachusetts Mutual,.....	988,447 80	+977 42	986,053 35	-2,394 55	20.18	17.79	18.42	16.24
Metropolitan,.....	461,177 13	+84,303 20	374,969 68	-86,207 45	27.40	24.12	20.68	18.99
Mutual,.....	.....	.....	.....	.....	.....	.....	.....	.....
Mutual Benefit,.....	6,967,097 11	-49,288 86	5,843,852 88	-1,123,244 23	26.78	22.67	21.05	18.67
New York,.....	910,049 14	-52,063 84	885,728 82	-24,320 32	3.75	3.34	3.34	2.90
Union Mutual,.....	2,313,466 32	+28,261 06	2,208,536 83	-104,929 49	30.86	26.24	28.38	24.11
United States,.....	199,208 42	-25,682 56	179,033 07	-20,175 35	5.33	4.50	4.50	3.87
Washington,.....	.....	.....	.....	.....	.....	.....	.....	.....
Grand Totals,.....					8.59	7.68	7.13	6.44
					13.69	12.25	11.62	10.46

Table 16. Showing the Average Amount and Average Value of each Policy in the several Companies authorized to transact business in Connecticut.

Name of Company.	Commenced Business	1872		1873		1874		1875	
		Av. Amt of each Pol.	Average Value.	Average Amount.	Average Value.	Average Amount.	Average Value.	Average Amount.	Average Value.
<i>Connecticut Companies.</i>									
Ætna,.....	1850	\$2,002	\$321	\$1,844	\$324	\$1,700	\$331	\$1,612	\$342
Charter Oak,.....	1850	2,442	398	2,392	435	2,345	478	2,281	512
Connecticut General,.....	1865	2,220	205	2,102	230	2,015	259	1,957	282
Connecticut Mutual,.....	1846	2,893	464	2,861	510	2,838	547	2,796	581
Continental,.....	1864	1,706	209	1,752	238	1,510	264	1,371	288
Hartford Life and Annuity,.....	1867	1,921	143	1,897	175	1,694	210	1,556	233
Phoenix Mutual,.....	1851	2,180	221	2,146	245	2,071	283	1,992	330
Travelers,.....	1866	1,831	163	1,848	179	1,827	195	1,824	215
<i>Companies of other States.</i>									
American Popular,.....	1866	2,354	342	2,282	368	2,202	397	2,134	427
Berkshire,.....	1851	2,249	157	2,476	166	2,620	166	3,086	169
Continental,.....	1866	2,301	379	2,300	423	2,267	450	2,250	483
Equitable,.....	1859	3,112	195	2,071	214	2,082	230	2,066	229
Germania,.....	1860	3,977	417	3,900	441	3,761	488	3,668	530
Home,.....	1860	1,789	246	1,763	281	1,722	312	1,699	335
Homeopathic Mutual,.....	1868	.....	.....	.....	.....	2,009	351	2,005	384
John Hancock Mutual,.....	1862	1,976	173	1,848	188	1,809	196	1,701	198
Massachusetts Mutual,.....	1851	2,266	248	2,192	281	2,127	313	2,012	334
Metropolitan,.....	1867	2,291	277	2,277	312	2,332	340	2,377	365
Mutual,.....	1843	1,338	83	1,422	79	1,455	89	1,440	104
Mutual Benefit,.....	1845	3,386	714	3,350	715	3,321	747	3,302	792
New York,.....	1845	3,378	559	3,291	605	3,195	583	3,118	645
Union Mutual,.....	1849	2,876	480	2,862	513	2,885	562	2,824	597
United States,.....	1850	2,272	344	2,281	360	2,262	346	2,113	352
Washington,.....	1860	2,263	312	2,299	342	2,296	355	2,137	376
Grand Totals,.....		2,368	286	2,381	317	2,270	358	2,283	358
		\$2,868	\$440	\$2,847	\$465	\$2,796	\$488	\$2,761	\$526
		\$2,679	\$404	\$2,641	\$429	\$2,585	\$456	\$2,540	\$491

BUSINESS OF THE YEAR 1875.

The eight Life companies of Connecticut issued during the year 1875, 26,104 policies, insuring \$48,822,881, a decrease, as compared with the previous year, of 5,056 policies, and \$10,996,600 in the amount insured. The other sixteen companies doing business in the State, show an issue of 57,141 policies, insuring \$140,706,791, or a decrease, as compared with the previous year, of 6,903 policies, and \$17,694,825 in the amount insured. This shows a total issue of all the companies, of 83,245 policies, insuring \$189,529,672, a falling off from the previous year, of 11,959 policies, and \$28,691,425 in the amount insured.

The Connecticut companies issued in this State the past year 1,849 policies, insuring \$3,203,464, against 2,125, insuring \$3,173,498 in the year previous,—a decrease of 276 policies, but an increase in the amount insured, of \$29,966. Those of other States issued in this State 891 policies, insuring \$1,862,974, against 1,177, insuring \$2,749,110 the previous year, showing a decrease of 286 policies, and \$886,136 in the amount insured. The entire business in the State shows a falling off of 562 policies and \$856,140 in the amount insured.

The continued depression in all our productive industries affects the business of life insurance as seriously as any other, but perhaps not more so. The companies of this State are wisely improving the opportunity afforded them by the present general stagnation of affairs to revise carefully all their methods of business, to economize, where economy is prudence, to correct all their faults of administration inside their offices and among their agencies, to perfect their systems of accounts, to collect their scattered items of debt, to scrutinize their real estate and other securities, and generally in all things to strengthen and improve their condition, and place themselves beyond a just criticism, however searching it may be. I speak these things with great satisfaction, for the people of Connecticut have a heavier stake in these corporations than is generally realized.

The number of life policies in force in this State, is 25,359, or more than one to every four of the voting population. The amount at risk is \$51,063,720, or \$5,660,571 more than one-seventh of the entire grand list of the State. The premiums paid last year by the people of this State on their life policies, amounted to \$1,927,663.14, or \$166,129.61 more than the entire revenue of the State government from every source. The death claims paid in the State during the same time amounted to \$670,040.25.

The Connecticut companies do about two thirds of all the life insurance business done in the State. They paid into the State treasury last year, \$393,258.00 as a direct tax, which is \$34,766.00 more than

the State collected by taxation on the entire grand list of the towns. Their portion of the gross premium receipts of the State last year was \$1,157,225.21, their payments for death claims in the State, \$394,357.71. Considering that not one-twentieth part of the business of these companies is done in this State, or one-twentieth of their income is derived therefrom, and that the favors they ask of the State are trifling compared with those asked for and granted to other interests which pay a much smaller amount for the support of the State in the form of taxation, it would seem that they bear their full share of the public burdens.

EXAMINATIONS.

As soon as possible after the close of the fiscal year, December 31st, 1875, I entered upon a thorough personal examination of all the assets and business of each of the life insurance companies of the State. The statements to this department, given in detail in this report, were verified, and in letter and spirit the law of the State was complied with and executed, which provides that "the Insurance Commissioner shall, at least once in three years, visit each life insurance company incorporated by this State, thoroughly examine its financial condition, and ascertain whether it has complied with all the provisions of law." In this work the officers of the companies gave their cordial assistance, and without exception cheerfully furnished every item of information desired.

INVESTMENTS.

The success of the business of a life insurance company depends upon its financial condition and the integrity and energy of its management. It necessarily requires of the holders of its policies entire confidence in its future prospects and success as well as its present condition—a confidence that the payments made by them will be disbursed economically for legitimate purposes, and the proper proportion thereof reserved and accumulated to meet the policy obligations of the company at their maturity.

It is the province of legislation to aid in confirming the public confidence in these institutions, by providing every possible safeguard against bad management and improper investments. This is now in part accomplished by the statutes of this State requiring the possession of a reinsurance reserve computed by the so called "Actuaries or Combined Experience Table of Mortality," with interest at four per cent. per annum. The full amount of this reserve must be constantly maintained by each of our companies in order to constitute a solvent condition under our law. But while our companies are required to possess this reserve the statute is silent as to the manner in which it may be invested.

In nearly all of the other States, and in the charters of some of the companies of this State, there are limitations in reference to the investments of life insurance companies which are intended to prevent speculative and bad investments, and afford a certain assurance to policy holders that the accumulations upon their policies will not be wasted.

The investments of the companies of this State, as a rule, have been made with extreme care and a due regard to the important element of safety. While it is believed that the present managers of these institutions will continue to exercise the same, or even greater, care in the future in this particular, yet in view of the long duration of the policy contracts and the certainty that sooner or later the control of all of them must pass to other hands, it is judicious to secure the continuance of the same care in the future by proper legislative enactments. I would, therefore, repeat my recommendation of the passage of an act in reference to the loans and investments of life insurance companies. No extended legislation is demanded, but a few plain provisions of law should be established, which cannot be misunderstood, and which can be readily applied. The sole purpose of the act should be to limit their investments to approved securities, at the same time permitting the greatest latitude in making them consistent with entire safety. The act should provide that all loans secured by mortgage should be first liens upon real property, worth at least double the amount loaned thereon; that loans secured by collaterals should be only made upon the security of such stocks and bonds as are income producing, and in each case having a recognized market value; and that no loan should be made upon individual credit alone. It should also provide that no company shall invest any portion of its funds in the stock or bonds of any non-dividend paying corporation.

These provisions conform to the rule this Department has endeavored to adopt in dealing with the assets of these companies, and with the universal practice of all well managed companies. They are limitations which the protection of policy-holders in the future and the well being and perpetuity of the companies seem to demand.

RELATIONS WITH CANADA.

Four of our life insurance companies have obtained a large amount of business in Canada, and no complaint has ever been made that all their contracts in that country have not been promptly and honorably fulfilled. Yet an attempt has been recently made to compel them to deposit with the Dominion authorities the full amount of the reserve upon all the policies in force in that jurisdiction. This reserve would

amount to many millions of dollars. They have already on deposit there the sum of \$550,000 in United States 5-20 bonds for the protection of the Canadian policy holders, and very reasonably believe that the proposition to increase this from ten to twenty fold is not called for by any prudential or equitable considerations. There is no pretext that the courts of both countries are not open to a full and impartial trial of every case in which the policy holders of Canada and the companies are interested, or that the companies do not respect their decrees as in cases of controversy with citizens of the United States. And it is to be hoped that no man in his senses believes it possible for a state of war ever to exist which would embarrass the business relations of the people of the two countries. Besides, there are treaty stipulations between the United States and Great Britain, confirming life insurance contracts beyond the possibility of evasion, even in case of war. The motive, then, for this movement in Canada it is difficult to fathom. It is not in accordance with that spirit of amity and mutual confidence which should actuate the people on both sides of the line, and which neither side can afford to disregard. If the principle of depositing reserves in jurisdictions where policy contracts are effected is just, it should be established among the States of this Union. Who does not see that in that event the companies would be dismembered, and soon fall into chaos and dissolution.

If such an act as is threatened is carried into effect, it will be for Connecticut to say whether she will be justified in permitting her life insurance companies to place so large a portion of their assets beyond their reach, perhaps in hostile hands, subject to the caprices of the legislation of a foreign country, and in any event irreclaimable.

STATISTICAL TABLES.

Assets.—Tables I. and II. (pp. 150–151) give the items composing the assets of the companies reported in the foregoing statements, with the percentage of each description of property owned. The Connecticut companies have increased the total of their assets over the previous year, \$5,628,713.81, all of which they have loaned on bond and mortgage. Their increase of this class of loans for the past year has been \$6,177,029.61. These loans are almost wholly on selected city property and improved farms in the States of Indiana, Illinois, Wisconsin, Michigan, and Missouri. They are for a brief term of years, and at a rate of interest from eight to ten per cent. The loans are only one-third of the appraised cash value of the property. Public securities, of a kind proper for life companies to hold, are not attainable, except at a price that would reduce their income from them to four or five per cent. The machinery for making Western loans is as perfect as human prudence can devise. Men of the highest social position

and professional character are selected as agents and financial managers, at the great business centers of the West, and all the business of appraising, examining titles and perfecting contracts is submitted to them, subject always to a critical inspection and approval at the home office. In this way our companies have loaned about the same as our savings banks have loaned on real estate in this State, or nearly \$50,000,000, the interest upon which, as a rule, is promptly paid. Any occasion for a resort to a foreclosure, or a loss when that is resorted to, is rare indeed. Comparing the trouble and expense which these loans subject our eight life insurance companies to, with that which our eighty-seven savings banks have with the same amount of money loaned upon real estate in Connecticut, and the wisdom of leaving our life companies in perfect freedom to make their real estate investments, is quite apparent.

With the exception of their buildings for their own offices, all the real estate owned by them has fallen into their hands through the foreclosure of mortgages, or transfers for the security of debts. In all such cases immediate efforts are made to convert the property into cash for re-investment. It is not the policy of any of them to own real estate except for their own protection. Where they have been encumbered with this species of property recently they have found it next to impossible to dispose of it, such is the disfavor with which real estate has fallen among those who have capital to invest. It is believed that this state of things is transient and unnatural. The source of all wealth cannot permanently take an inferior rank as an instrument for the employment of money to evidences of debt which are really based upon it.

Liabilities.—Table III. (page 152) exhibits the liabilities of the companies. The Connecticut companies have a margin of \$7,104,047.47 of assets over liabilities, and the companies of other States doing business here have \$17,673,245.66.

Sources of Income.—Table IV (page 153) exhibits the sources from which the companies derive their income. Aside from the amount received from policy holders, our Connecticut companies have an income of \$4,843,896.71 on their investments. This is \$1,796,033.82 more than their entire expenses for every purpose other than their payments in various forms to their policy holders. The companies of other States show a like result. The entire interest, dividend and rent income of the companies of this State is \$5,827,699.71, which is precisely six per cent. on their gross assets of \$97,120,114.89.

Expenditures.—Table V (page 154) is a classification of the items composing the expenditures of the companies.

Assets, Liabilities, &c.—Table VI (page 155) is a general summary of the preceding tables, from which are deduced some interesting ratios of expenses to income, as applied to the companies in detail.

Receipts and Expenses.—Table VII (page 156) shows that while the income from premium receipts in the Connecticut companies has fallen off the past year \$1,432,408.36, the expenses of management have decreased \$193,813.11. The ratios in this table of expenses to total income, of commissions to receipts, and of premium notes to receipts, indicate in a general way the management of each company.

Business in Connecticut.—Table VIII (page 157) shows in detail the business transacted in this State for the past year.

Business of 1875 compared with that of 1874.—Table IX (page 158) shows the total business of the companies doing business in this State for the past two years. The footings in the column of "decrease" are the net footings after deducting the items of increase. The result shows as well for the life insurance business of the country as can be shown in the same time for any other business.

Outstanding Insurance.—Table X (page 158) is an exhibit of the different kinds of policies in force, their number and amount, with a comparison of their business in 1874.

Termination of Policies.—Tables XI and XII (pages 159 and 160) show the modes of termination of policies for the past year with the per centage of each mode. Deducting the policies not taken, the whole number of policies that terminated amounted to 72,995. Of these there were terminated by death, 6,878, by expiry, 1,464, by surrender, 21,975, by change, 3,925, and by lapse, 38,753. The amount insured by these lapsed policies was \$95,823,411. The enormous waste to policy holders indicated by these figures should not be permitted to continue. It is true that all the companies give to every one who desires to discontinue his policy, after it has run long enough to accumulate a reserve, the full value of the reserve upon it in a paid up policy, if he requests it. But owing to various reasons, sometimes carelessness and sometimes ignorance, this privilege is not exercised.

Death Claims.—Table XIII (page 161) is a record of the death claims reported in 1874 and 1875.

Premium Notes.—Table XIV (page 162) is an abstract of the premium note registers of the companies. It is noticeable that this form of credit to policy holders is no longer encouraged, as it once was. Many companies have abandoned it entirely.

Number and Value of Policies.—The concluding statistical tables, XV and XVI, (pages 163 and 164) give the number, amount, and value of all the policies in force in all the companies transacting busi-

ness in this State, with their average amount and value, with comparisons for three previous years. The tendency is to a decrease in the average amount of policies issued.

SUMMARY COMPARISON

Of Assets, Liabilities, Premium Reserve, and Net Surplus from 1868 to 1875.

CONNECTICUT COMPANIES.

Year	No of Co's.	Gross Assets.	Gross Liabilities	Net Surplus.	Prem. Reserve.	Ratio of Assets to Liabilities	Ratio of Assets to Pre'm Res.
1868	9	\$45,057,482	\$34,322,212	\$10,735,240	\$33,095,981	1.3923	1.4523
1869	9	57,472,951	43,078,693	14,394,258	41,880,821	1.3218	1.3734
1870	9	65,701,233	51,836,007	13,865,226	49,942,670	1.2612	1.3137
1871	10	71,664,483	61,582,030	10,082,453	59,071,534	1.1581	1.2095
1872	10	78,871,840	70,367,409	8,504,431	67,938,094	1.1208	1.1511
1873	10	86,265,885	78,930,481	7,335,404	76,191,451	1.0921	1.1322
1874	10	93,225,533	84,567,161	8,658,372	82,314,903	1.1022	1.1325
1875	10	98,964,945	90,342,159	8,622,786	88,036,176	1.0954	1.1241

COMPANIES OF OTHER STATES.

1868	28	\$98,910,711	\$87,934,164	\$10,976,547	\$82,081,841	1.1248	1.2050
1869	28	124,518,931	112,388,476	12,130,445	105,138,346	1.1079	1.1845
1870	28	145,847,834	134,667,429	11,180,505	127,389,224	1.0838	1.1440
1871	28	166,813,723	153,266,594	13,547,129	147,381,958	1.0883	1.1311
1872	23	172,766,987	162,149,078	10,617,909	156,601,642	1.0654	1.1032
1873	19	191,655,354	179,047,725	12,607,629	173,255,032	1.0705	1.1062
1874	16	205,123,316	189,014,884	16,108,432	185,354,082	1.0852	1.1066
1875	16	\$220,849,486	\$203,176,241	\$17,673,245	\$199,292,512	1.0845	1.1056

AMALGAMATIONS AND REINSURANCES.

The dangers and wrongs to policy holders from amalgamations and reinsurances by life companies have been repeatedly pointed out in the reports of this Department, and the legislature has been asked to adopt measures for their prevention or limitation.

The recent action of the American National in reinsuring its policies in the National Capital Life Insurance Company of Washington, D. C., is the first example of the evils of the system which this State has contributed to the history of life insurance.

The result in this case will undoubtedly confirm the correctness of the general impression in reference to operations of this character, that they are but one step in the wasting and squandering of resources which must end in final destruction. From the nature of the policy contract and the obligations which it imposes no company honestly managed, and in a solvent condition, could be induced to resort to it.

An ordinary contract of reinsurance is an undertaking upon the part of one insurer to indemnify another for any loss it may sustain upon a policy of insurance. But in a general reinsurance as now practiced, the reinsuring company undertakes not to indemnify the original insurer but to assume the original contracts of insurance, and relieve the original insurer of all liability thereon. One of the indis-

pensable elements of such a contract is, that the original insuring company shall be divested of its entire assets, and placed thereby in such a position as to render performance of its obligations, on its part, impossible, and thus compel the holders of its policies to deal with the reinsuring company. The obligation to the policy holder is treated as so much merchandise which may be bought and sold, and passed from hand to hand, as the interest or caprice of the managers of these companies may direct. The reserve upon the policy, either in whole or in part, and the future premiums to be paid upon it, are the consideration for the transaction.

The policy holder, who is ignored in these transactions, has much the larger interest in the assets of these companies, as well as a right to insist upon the performance of the contract with him, according to its terms. For reasons of his own he has chosen this particular company, from all its competitors, as worthy of his full confidence. He has manifested his faith in its present and future solvency and good management by entering into a contract with it, binding himself to make continued payments to it during his life, upon the security only of its promise that upon his death the amount for which he is insured shall be paid to those dependent upon him. He has paid to the company, in the early years of his policy, not only the cost of insuring him, but also a sum in excess thereof to be held, invested and used by the company in the later years of his policy, when the amount of premium shall be insufficient to pay the cost of his insurance. This excess, deposited by him with the company for this specific purpose, constitutes the principal part of the assets of the company, is the reinsurance reserve upon his policy, and is the exact measure of the present liability of the company to him. He and his associate policy holders have paid the expenses of transacting the business, and the cost of the insurance each year, and are the owners of the reserve fund, and entitled to its return if the insurer cannot, or will not, carry out the terms of the contract. The company, until such time as the fund shall be needed for the purpose for which it was deposited, is merely the custodian, or trustee thereof, bound to carefully preserve it, and only to appropriate it to its legitimate purpose when the contract under which it was made shall mature. The company having accepted the trust, and undertaken, for a sufficient consideration, to carry out its terms, without the assent of the policy holders ought not to be permitted to substitute another trustee, unknown to the policy holders, and which may not commend itself to their confidence.

It is the right of the policy holders to insist upon these assets remaining where they have placed them upon the faith of the condition

of the company, the reputation of its managers and the representations of its agents, until such time as they shall assent to a change; and in any change that is made the right of selection of a successor in the trust belongs to them, and also the right to have the transaction consummated in the broad light of day under sufficient safeguards for their protection.

The duty of the company in this regard is commensurate with the rights of its policy holders. It has entered into contracts accepting certain payments, and undertaking to accept others, as the consideration for agreements to pay certain sums at the maturity of the several contracts, in the order in which they shall mature, and until such time it has undertaken to hold and properly invest the reserve portion of the premium as a fund upon which its policy holders may safely rely for the performance of all its obligations. The liability which it has assumed can only be terminated by failure of performance by its policy holders, or by full performance by the company. This liability cannot, by its own act, without the assent of the other party to the contract, be shifted to others and the company thus relieved of it.

These being some of the rights and duties incident to the life insurance contract, it necessarily follows that an alienation of the assets of these companies, without the consent of the policy holders previously obtained, is in violation alike of the duties of the insurer and the rights of the insured.

But the contract of reinsurance is not only an injury and a wrong to the policy holders who are transferred, but it is often a great loss and injury to the policy holders of the reinsuring company. In determining whether such is the case there are other elements, aside from the sufficiency of the assets received to afford a full reserve upon the reinsured policies, which should be taken into consideration. If, however, the assets received are wholly insufficient to provide a full reserve upon the policies reinsured, then the deficiency becomes a charge upon the assets previously held by the company, and is to that extent a present wrong and injustice to the old policy holders. Probably this was never more fully illustrated than in the case of the reinsurance of the National Life of New York, by the American National of New Haven. Here was a company which by mismanagement had become bankrupt, and had gone to its death in the hands of a receiver. Its assets consisted principally of premium notes, and a deposit at Albany. There was a large deficiency in its reserve when valued at four and a half per cent., and a much larger one at four per cent. The American National had the assets of the American Mutual, which, with its so-called guarantee capital, were sufficient to provide a full reserve upon its policies. Under the contract of reinsur-

ance it received from the National its premium notes and an assignment of its deposit at Albany and a small sum in cash. The large deficiency in the reserve of the National, upon the consummation of the contract of reinsurance, became a charge upon the assets of the American Mutual policy holders, and rendered the performance of its policy obligations, by the American National, an impossibility, and involved the policy holders of the three companies in a common ruin. Had the law of this State prohibited this contract, the assets of the American National would, with the most ordinary management, have been sufficient for the protection of its policy holders, and we should have been spared the disgraceful spectacle of the manager of this combination taking, by means of another contract of reinsurance with a company he had pretended to resuscitate for the purpose, the remains of the wreck out of the State, and beyond the jurisdiction of our courts and laws. The utter recklessness of these contracts, and their direful results, only illustrate a little more plainly, than under ordinary circumstances, the consequences naturally resulting from transactions of this kind, and remove doubts, if any have existed, of the necessity for their prevention.

The evil influences of these transactions are not alone confined to the parties to them and their policy holders. The whole business of life insurance is built upon public confidence. It demands at the hands of its patrons unlimited faith in its present and future, and a credit more extended than is accorded in any other business. It requires in its administration the most uncompromising integrity, and ability of a high order, and in all its transactions a clear appreciation and ready concession of the rights of its patrons and the public. Any transaction causing loss or injury to the policy holders of any company, or showing a want of appreciation of their duties and responsibilities by its managers, is influential in impairing confidence in the management and general business of life insurance and retards its growth and development.

The knowledge that the power to reinsure exists, and has been exercised, is itself a continual reminder to the public that an investment in a life insurance policy is liable to other vicissitudes than those which inhere in the company itself. There is not a company to-day in this State but that would be affected injuriously by an apparently well-founded rumor that it was to reinsure, amalgamate, or consolidate with some other company. Knowing this, it is not uncommon for evil disposed persons to set such rumors in reference to various companies afloat, with the purpose of working them an injury. For the protection of both policy holders and companies I therefore recommend the careful consideration of this matter, and the passage of an act to meet the requirements of the case.

THE AMERICAN NATIONAL LIFE AND TRUST COMPANY.

At the last session of the General Assembly I made an early special report upon the condition and conduct of this company, which was referred to the joint standing committee on insurance. This committee, after carefully considering the report and listening to all the explanations and assertions of the company, sustained the report, and unanimously recommended the passage of the following resolution:—

WHEREAS, The American Mutual Life Insurance Company of New Haven has transferred its assets to the American National Life and Trust Company of New Haven, and has ceased business, said last named Company assuming the liabilities of said American Mutual Life Insurance Company; *and whereas*, it appears from the report of the Insurance Commissioner relating to the affairs of said American National Life and Trust Company, that the liabilities of said Company exceed its assets more than four hundred thousand dollars; *and whereas*, said Company has neglected and refused to render to the Insurance Commissioner a report of its condition and affairs as required by law, therefore,

Resolved by this Assembly, That the charter of said American Mutual Life Insurance Company and the charter of said American National Life and Trust Company shall, on the first day of September, 1875, be, and become wholly and absolutely repealed and annulled; *provided*, however, that if said American National Life and Trust Company shall, before said first day of September, 1875, supply the deficiency existing in its assets, and receive from the Insurance Commissioner a certificate showing that the assets of said Company are sufficient to satisfy all outstanding and unpaid debts and claims, and to provide a full reinsurance reserve upon its policies in force, to be ascertained as now required by law, then the charters of said Companies shall remain in full force, and shall not, by this resolution, be repealed or annulled.

The Senate promptly passed the resolution, but on coming up in the House the following provisos were added, which were afterwards concurred in by the Senate:—

Provided further, If there shall be any disagreement between the Insurance Commissioner and said American National Life and Trust Company, as to the amount of assets, their value and their sufficiency, the Chief Justice of the Supreme Court of Errors, shall upon the application of either the Insurance Commissioner or said Company, designate one of the Judges of the Superior Court to sit with him, and they shall fully hear the parties and determine the amount of such assets, their value and sufficiency, and their determination shall be conclusive, and they shall thereupon issue their certificate of the amount of the deficiency, if any, to be paid in, and if said Company shall within thirty days after the delivery of said certificate to the Secretary of said Company, pay in the deficiency therein stated, this resolution shall become inoperative and void. The decision of said Judges shall be made, and said certificate shall be delivered to said Secretary before November 1st, 1875. *And provided further*, that in

case of a disagreement between said Company and the Insurance Commissioner as to the value or sufficiency of its assets, and said Company does not supply the deficiency in its assets on or before the 1st day of September, 1875, the Insurance Commissioner shall then and thereupon on said 1st day of September, 1875, take possession of all the assets, books and papers of said Company, and hold the same subject to the order of said Chief Judge and to be disposed of as provided by law.

As a part of the history of the case it should be stated that the first proviso was proposed by the friends of the company, and the second was added by those who would have preferred the resolution as it came from the Senate. And it should also be stated that two of the members of the House, Burwell Carter of Plainville, (holding a policy for \$1,000 in the company) and George T. Steele of Bristol, (holding one for \$2,000) speaking earnestly, and with great apparent sincerity, as policy holders, plead for leniency to the company, and induced the members to consent to the first House proviso. Up to within two hours of this action of theirs they had been vehement against the company, and against any change in the action of the insurance committee. Two days afterwards they surrendered their policies to the company and received their money value.

To prepare for ascertaining the liabilities of the company before the 1st of September, I wrote the Secretary on the 4th of August, requesting him to forward me at once a list of all the policies of his company "claimed to have terminated since the 1st day of October, 1874, with number of policy, name and residence of policy holder, and date and mode of termination."

My object in asking for this detailed information at so early a day, was, that correspondence might be had with those whose policies were reported as having terminated, to ascertain if such representations were correct. A large number of cases had been reported to me where lapses had been wrongfully forced, and it was essential that I should value these policies in order to determine the reserve of the company.

The secretary promised a prompt compliance with my request, but it was not until Friday, August 27th, that the required list was furnished. There were then but three secular days remaining before the 1st day of September, the time fixed by the Legislature for the repeal of the charter unless there could be an agreement between myself and the company as to the sufficiency of its assets.

With such an examination as could be given the subject on so short a notice, it was evident that the financial condition of the company had not improved since my last investigation of it, and on the 30th of August I so notified the company.

On Tuesday, August 31st, an injunction was issued by Judge

Beardsley, of the Superior Court, restraining me from taking possession of the "assets, books and papers" of the company, as I was ordered to do by the General Assembly, on the following day, and as I was prepared to do, having lodged with the Treasurer of the State the bond required for that purpose. This injunction was immediately dissolved upon a hearing of the case, on the 8th of September, but while it was in force, at the instance of the officers of the company a petition had been brought by several of the policy holders in the city of New York, to the United States District Court, praying for an injunction to restrain me from performing my duty as fixed by the Legislature. Upon this petition Judge Shipman issued a restraining order. This order, after a full hearing, was dissolved, and the provisional injunction asked for was refused.

The company then refused to comply with the terms of the resolution and surrender to me the books and property of the company, pending the trial of the case, and in the unavoidable delay in procuring a mandamus from the courts all the time was consumed up to the final settlement of the case.

On Tuesday, October 5th, the whole case was, according to the order of the Legislature, submitted to Chief Justice Park, who selected Judge L. F. S. Foster to sit with him, and they, after a long and full hearing, certified to the company, on the 30th day of October, that the deficiency existing in its assets amounted to the sum of \$50,000.

The judges refused to give me an official detailed statement of their finding in this case, but on a personal application to Judge Park he gave me verbal information by which I am able to construct the following statement of the assets and liabilities of the company:—

ASSETS.

	Value as claimed by Company.	As claimed by Insurance Dep.	As admitted by the Judges.
Insurance Building,.....	\$399,318 98	\$125,600 00	\$300,000 00
Lease,	50,000 00		50,000 00
Prospect Street Lot,.....	15,609 54	9,604 00)
Brighton Bonds,.....	27,800 00	8,000 00	50,009 54
Virginia Coal Stock,.....	26,600 00)
New York State Bonds,.....	121,750 00	121,220 00	121,750 00
Mortgages and accrued interest,.....	86,918 58	86,441 00	86,918 58
New Haven Co. Bank Stock,.....	10,296 00	10,246 00	10,296 00
Fair Haven Water Stock,.....	1,350 00	675 00	1,350 00
Loans on per. sec. & N. Y. balances,.....	12,326 96	5,828 00	12,326 96
Loans on Collateral,.....	763 12	760 00	763 12
Premium Notes,.....	157,410 33	155,644 00	157,410 33
Premium Notes on Lapsed Policies,.....	75,000 00		
Deferred Premiums,.....	37,476 00	31,856 00	37,476 00
Guarantee Capital,.....	75,000 00		75,000 00
Capital Stock,.....	84,700 00		84,700 00
Accrued Rents,.....	3,100 00	1,508 00	3,100 00
Furniture,.....	15,133 00	13,750 00	15,133 00
Cash,.....	7,046 12	7,046 12	7,046 12
	\$1,207,598 63	\$577,578 12	\$1,013,279 65

LIABILITIES.

	As claimed by Company.	As claimed by Insurance Dep.	As admitted by the Judges.
Reinsurance Reserve,.....	\$1,031,490 00	\$1,093,123 00	\$1,031,490 00
Reserve on disputed & canceled pol.		96,724 00	
Unpaid Losses,.....	37,279 16	72,937 85	37,279 16
Accrued Interest on same,.....		1,421 33	
Sundry Debts,.....	4,525 00	4,525 00	4,525 00
Due J. A. Bishop,.....		3,000 00	
Due Mr. Herbert,.....		651 80	
Due on Stock of Canal R. R.,.....		800 00	
Interest on Guarantee Capital,.....		750 00	
	\$1,073,294 16	\$1,273,932 98	\$1,073,294 16
	Surplus.	Deficiency.	Deficiency.
	134,304 47	696,354 86	60,014 51

I felt at the time, and wish to place the assertion upon record, that the admissions of the department went to the extreme verge of liberality in favor of the company. I appeal to the sequel of this business to confirm the truth of this assertion and vindicate me in all I have said and done in regard to it.

On the 22d day of November the directors of the company passed a vote increasing the capital stock of the company \$50,000, and requiring full payment in cash by those who should subscribe for the same. It was represented to me that the full amount was at once subscribed for by the following persons, and on the 26th of November the cash was all paid in.

Benjamin Noyes,.....	50 shares,	\$5,000 00
S. Noyes,.....	60 "	6,000 00
J. B. Robertson,.....	60 "	6,000 00
N. D. Sperry,.....	69 "	6,900 00
R. F. Lyon,.....	55 "	5,500 00
C. L. Chaplain,.....	52 "	5,200 00
H. A. Knight,.....	5 "	500 00
J. A. Bishop,	68 "	6,800 00
J. A. Smith,.....	60 "	6,000 00
W. M. White,.....	20 "	2,000 00
Dr. Jewett,.....	1 "	100 00
	500	\$50,000 00

On Saturday, the 27th day of November, I received a notice, signed by J. A. Bishop, Treasurer, and Richard F. Lyon, Secretary, certifying to the facts above stated. On calling upon the Treasurer, at the Yale National Bank, in New Haven, on Monday, November 29th, I found the money there to his credit, as he had represented.

This decision being final, I issued a circular in reply to the inquiries of policy holders, reciting the history of the case, and closing as follows:—"Assuming, therefore, that the finding of Judges Park and Foster is correct, the assets of the American National Life and Trust Company of New Haven, 'are sufficient to satisfy all its outstanding debts and claims, and to provide a full reinsurance reserve upon its policies in force.'"

Subsequent developments with reference to the company have been such as to lead me to have serious doubts as to the subscription and payment for this additional capital stock. It will be remembered that the company had a guarantee capital, so called, of \$75,000, consisting of securities placed in its possession under a contract for their return on the 15th day of December, 1875. This item I refused to include among its assets unless it was also included in its liabilities, claiming that the company must either return or pay for the securities when the contract matured.

The company claimed it as an asset alone, and asserted that the securities could not be returned until its surplus was equal to the amount of them. The Judges took this view of the matter and allowed it as an asset. On the 15th day of December these securities were surrendered to their owners in disregard of a notice given the company that the Judges held them to be the property of the company, and that in its condition at that time they could not be legally surrendered. Assuming that with the \$50,000 paid in the assets of the company equalled its liabilities, this voluntary action created a deficiency of \$75,000.

On the 25th of December it was simultaneously announced in New Haven and Washington City that the company had transferred all its assets to the National Capital Life Insurance Company of the latter city, which company had, in consideration thereof, assumed all its liabilities.

The National Capital Company was chartered by congress in March, 1867, with a capital of \$150,000. After a brief and unsuccessful career its risks were all transferred to the Penn Mutual of Philadelphia, and the company became absolutely extinct. The company has now been resuscitated and reorganized to receive a portion of the assets of the American National Life and Trust Company. The remainder have been retained in part to satisfy outstanding debts and claims against the company. The following statement of the amount remaining is on file in this Department.

REPORT.

No new risks have been taken during the last year.

In the month of December, 1875, all of the running policies for which this company was liable were reinsured by the National Capital Life insurance Company of Washington, D. C., leaving assets in the possession of this company sufficient to meet all remaining liabilities.

At the present time there are remaining on hand mortgages which have been embraced in schedules heretofore amounting to \$44,090 54

And other assets estimated to be worth not less than . . . 4,942 67

\$49,033 12

The liabilities of the Company in process of liquidation are for claims under policies, a portion of which are not admitted, \$33,885 34
 All other claims estimated at..... 15,000 00

\$48,885 34

RICHARD F. LYON, Sec'y.

JOHN B. ROBERTSON, Pres't.

I have not been advised as to the disposition of the subscribed but unpaid capital stock of the company, valued at \$84,700, and of the alleged additional full paid capital of \$50,000. The evident object of this payment was to give time to retire the \$75,000 guarantee capital and to enable the company to reinsure its risks and protect its stockholders; and I believe that upon enquiry it will be found that the subscriptions and payment for this additional capital were not made in good faith. If I am right, then the charter of the American Mutual Life and the charter of this company were, by operation of law, repealed on the 1st day of September, 1875, and every act since performed by its officers has been wholly null and void.

The National Capital Life Insurance Company is now engaged in issuing policies in exchange for policies issued by the American Mutual, American National and National of New York.

These new policies contain conditions of a peculiar character. One of them is framed, and, lest others may be lead into temptation, *copyrighted*, by Benjamin Noyes, and is as follows:—

“And it is further provided and agreed between the parties hereto and the successors and representatives of either, that whenever the laws of any State where said company does business shall require the policies of said company in force to be valued upon the so called actuaries or combined experience tables, or any other tables, by a net premium and four per cent., or any other per cent., compound interest, and the result of such valuation shall show that the assets of said company are not sufficient to provide a full reinsurance reserve and to satisfy all other liabilities, then and in such case said company may make a valuation of its said policies by said actuaries or combined experience tables and six per cent. compound interest, and thereupon the difference between a four per cent. and a six per cent. compound interest valuation made on said tables, shall be and become a charge against this policy and be a lien thereon as fully as if the amount of said charges was a note payable to said company. And the right of said company to make such six per cent. valuation, and to charge said difference as aforesaid, from time to time, shall be and remain a valid right so to do during the continuance of this policy; but at no one time shall more than one such charge be a valid lien on this policy, and said charge, if made, shall be canceled thereafter whenever the subsequent profits shall liquidate the same. But in the event of this policy becoming due and payable during the existence of any such one charge, the same may be deducted from the amount insured or such proportion thereof as shall be equitable.”

[Entered according to act of Congress in the year 1875, by Benjamin Noyes, in the office of the Librarian of Congress in Washington.]

By the seventh condition of the same policy it is provided that all legal proceedings on the policy contract must be brought in the city of Washington within twelve months after the claim matures.

These policies are urged upon policy holders interested in the American National in exchange for the policies they hold. The quoted provisions permit the company at pleasure to create assets by simply making a charge against the policy holder which in effect reduces the amount of his insurance and compels him to incur the expense and trouble of litigation in the city of Washington to recover the amount due upon his policy.

Although the State of Connecticut is to be congratulated upon being finally and forever rid of this company, yet those who have suffered by its conduct, and others still exposed to injury by it, are entitled to all the relief and protection in the power of the State to give them.

On the 17th day of July, 1874, the American National Life and Trust Company, executed a mortgage deed to the Treasurer of the State of Connecticut, covering the insurance building in the city of New Haven, and all its right, title and interest in the land on which it is located. These are the conditions of the deed:—

“But the condition of this deed is such, that whereas we have this day executed and delivered to the said grantee a certain bond or writing, obligating as follows, to-wit:—

“Know all men by these presents, that we, the American National Life and Trust Company, a corporation chartered by the State of Connecticut, located and doing business in the city and county of New Haven, State of Connecticut, are holden and firmly bound unto Wm. E. Raymond, Treasurer of the State of Connecticut, and to his successors in said office, in the sum of one hundred thousand dollars, to the payment of which sum, well and truly to be made to the said Treasurer and his successors in office, we do hereby bind ourselves and our successors and assigns firmly by these presents.

“And whereas a condition was annexed to said bond as follows, to-wit:—

“But this instrument is upon condition that if we, the said obligors and our successors, shall well and truly pay at maturity all just and legal claims against us, under and upon each and all policies of life insurance which heretofore have been issued by us, or by the American Mutual Life Insurance Company, and shall also well and truly pay at maturity all just and legal claims against us, under and upon all policies of life insurance that may hereafter be issued by us, then this bond shall be void; but if we shall fail to pay at maturity any just and legal claim against us, originating as hereinbefore in this condition set forth, then this bond shall be good and valid, and this instrument is to be held by said Treasurer and his successors in office as a continuing security for the benefit of all the policy holders of said

company and of the American Mutual Life Insurance Company until every just and legal claim under said policies is paid and extinguished.

“ Now, therefore, if we, the said grantors and our successors shall, as stipulated in said condition to said bond, well and truly pay at maturity all just and legal claims against us under and upon each and all policies of life insurance which have heretofore been issued by us or by the American Mutual Life Insurance Company, and shall also well and truly pay at maturity all just and legal claims against us under and upon each and all policies of life insurance that may hereafter be issued by us, then this deed shall be void ; but if we fail at maturity to pay any just and legal claim originating as set forth in the condition of said bond, then this deed shall be good and valid ; and this mortgage deed is to be held by said Treasurer and his successors in office as a continuing security, until other securities authorized by law are substituted therefor for the benefit of all the policy holders of said company and of the American Mutual Life Insurance Company, until every just and legal claim under said policies is paid and extinguished.”

Under the terms of this deed the rights of the company in the property named have clearly been forfeited. The refusal of its officers to well and truly pay just and legal claims against it have been admitted by them repeatedly and are notorious.

THE PHOENIX MUTUAL LIFE.

In July last this company was re-organized by the election of the present officers, and a board of directors in full sympathy with them. The statement of the company, as herein published, has been verified by an exhaustive examination of its assets, books and papers, and is believed to be an exact exhibit of its present condition. Its surplus of assets in favor of its policy holders is now ample, although it has been apparently reduced since its last report, by a correction of the errors in its statement at that time. The present officers are not responsible for those errors. Since their election they have succeeded in getting their business well in hand by an improved and vigorous system of administration, which leaves nothing to be desired in that direction. In the early part of the present year they called in their unpaid stock notes, which increased their cash capital \$84,000, and to that extent improves the financial condition of the company.

THE CHARTER OAK LIFE.

In the statement of this company the amount of bills receivable and of agents' balances, unsecured, on the 31st day of December last, is reported at more than \$423,000. Of this amount a very large proportion has since either been paid in cash, or secured by mortgage of real estate, and the assets of the company, “ less items not admitted,” to that extent increased.

The executive control of this company has been radically changed since my last report, and so far as it is possible to correct the errors of the past the work of correction has been entered upon with a vigor that promises complete success. Substantial assets to the amount of half a million of dollars have been placed in the treasury of the company to cover any deficiency that may exist in consequence of the unfortunate investments to which I called attention a year ago. That, with the temporary cessation of dividends which I then ordered, and the ordinary recuperative results of sound management, it is believed will cover all deficiencies that may be found to exist. Lax and irresponsible management has given way to strong administration and orderly methods of business. Defective titles to property have been made perfect, and a critical investigation of the securities of the company has been made and new safeguards demanded in every case of doubt as to their value and sufficiency. In short the new officers have brought order out of chaos. It gives me great pleasure to say this, and to ask for them that public confidence and encouragement which I believe they merit. When they assumed control of it, the interests of this great company which had been confided in and built up by the unstinted contributions and sacrifices of its patrons, had been wantonly trifled with, and its resources scattered with a reckless and prodigal hand. All this has been changed. The present course of the company, if steadily pursued, can result only in bringing it to renewed and permanent strength.

TIME FOR MAKING RETURNS.

By a change in the time of holding the sessions of the General Assembly of the State, from May to January, the present time fixed for making the annual returns of the insurance companies to this department will be inconvenient. It will not be possible to prepare and present them to the General Assembly in season for any action to be taken upon them, and possibly not before the adjournment. An act would, therefore, seem proper, requiring all companies to make up their statements to the first of October each year and report to this department, the fire and marine companies on or before the 20th of the same month, and the life companies on or before the 20th of November. The act, however, should not take effect until it is acquiesced in by all the States requiring returns from the companies. It would be manifestly unjust, if not impracticable, to require them to make their returns to this State in October, while the other States adhere to the present rule of requiring reports in January.

CONCLUSION.

In closing this report I would congratulate the State upon the decided improvement, during the past year, in those things which I deemed it my duty to mark for censure in my former report upon the condition of our life insurance companies. We have, in my judgment, some of the soundest and best managed companies in the world. During my recent examination of them, the perfect system in which all their vast business was arranged, and the high order of intelligence that was stamped upon every feature of their affairs, excited my admiration. There is no reason why a single company now existing in the State should remain below the present standard of the best. The misfortunes some of them have inherited from their former managers are not radical and inherent. They are wrongs of administration merely, and can all be corrected by a perseverance in the course which they have marked out and seem now to be pursuing. In all laudable efforts in this direction they should have all the encouragement the State can give them, and certainly shall have the entire personal and official influence of this department.

Respectfully submitted,

JOHN W. STEDMAN,
Insurance Commissioner.

Hartford, May 30, 1876.

APPENDIX.



INSURANCE LAWS OF CONNECTICUT.

TITLE III.—CHAPTER I.—PART IX.

Insurance Commissioner.

SECTION

1. Appointment.
2. General duties.

SECTION

3. Fees.
4. Annual report to General Assembly.

Sec. 1. The Governor, with the advice and consent of the Senate, shall once in every three years, appoint some suitable person not a director, officer, or agent of any insurance company, to be Insurance Commissioner, who shall, unless sooner removed by the Governor for cause, hold his office for three years, and until his successor is appointed and qualified. All vacancies, shall be filled in the same manner for the unexpired term, except that any vacancy, occurring while the Senate is not in session, may be filled by the Governor till the next session of the General Assembly.

Sec. 2. Said Commissioner shall have the powers and duties specified in Chapter II of Title XVII. ; shall see that all the laws respecting insurance companies are faithfully executed ; may employ clerical aid ; shall furnish to each of the insurance companies incorporated by this State, and to the attorneys of companies incorporated by other States and foreign governments, doing business in this State, printed forms of the statements required by law ; shall pay over all fees, which he may receive from insurance companies, to the Treasurer ; and may administer oaths in the discharge of his official duties.

Sec. 3. Said Commissioner shall demand and receive the following fees from insurance companies : for receiving and filing annual reports, ten dollars ; for valuation of policies of life insurance companies, one cent for each thousand dollars of life insurance valued ; for filing any additional paper required by law, twenty-five cents ; and for every certificate of valuation, copy of report, or certificate of condition of company to be filed in other States, five dollars.

Sec. 4. No insurance company shall be required to report to the General Assembly; but said Commissioner shall annually submit a report thereto of his official acts, and of the condition of all insurance companies doing business in this State, with a condensed statement of their reports made to him, arranged in proper form for printing, together with a statement of the fees received by him for such companies, and paid by him to the Treasurer.

TITLE XVII.—CHAPTER II.—PART VII.

ARTICLE I.

Fire and Marine Insurance.

SECTION	SECTION
1. Conditions of fire insurance to be stated in body of policy.	9. Conditions as to fire and fire and marine insurance companies of other States.
2. Limit of single risks of fire insurance.	10. Conditions as to mutual fire insurance companies of other States.
3. Officers to make an annual statement.	11. Conditions as to mutual marine insurance companies of other States.
4. Shall give required information to the Commissioner.	12. Commissioner may examine insurance companies, and have unsound home companies wound up.
5. Reduction of capital stock.	13. Capital stock to be paid up in cash.
6. Original certificates may be called in.	
7. Subsequent increase of capital stock.	
8. Mutual companies may insure personal property.	

Sec. 1. In all policies of insurance against loss by fire, hereafter made by companies chartered by or doing business in this State, no conditions shall be valid unless stated in the body of the policy.

Sec. 2. No fire insurance company, doing business in this State, shall expose itself to loss on any risk, to an amount exceeding ten *per cent.* of its paid up capital.

Sec. 3. The President or vice-president and secretary of each fire and each fire and marine insurance company shall, annually in January, transmit to the Insurance Commissioner a statement of its condition on the thirty-first day of December next preceding, in the following form, namely: First, the amount of its capital stock. Second, its assets, specifying: (1) the value of its real estate; (2) the amount of its cash on hand and in bank, specifying where it is deposited; (3) the amount of cash in the hands of agents and in course of transmission; (4) the amount of loans secured by mortgages on which there shall be less than one year's interest due; (5) the amount of like loans with one year's interest or more due thereon; (6) the amount due on judgments; (7) the amount of its stocks and bonds, with the description of amount, number of shares, and the par and market val-

ue of each: (8) the amount of stocks and bonds held as collateral security for loans, with the amount loaned on each, and the par and market value thereof; (9) the amount of assessments on stock or premium notes paid and unpaid; (10) the amount of interest accrued and unpaid; (11) the amount of premium notes on hand on which policies are issued. Third, its liabilities, specifying: (1) the amount of losses due and unpaid; (2) the amount of unpaid losses not due; (3) the amount of claims for losses resisted by the company; (4) the amount of losses incurred during the year, including those claimed and not yet due, and those reported to the company upon which no action has been taken; (5) the amount of dividends due, and unpaid; (6) the amount of dividends, either cash or scrip, not yet payable; (7) the amount of money borrowed, and security given for the payment thereof; (8) the amount of premiums received on all risks not terminated; (9) the amount required to re-insure all fire risks in force, computed at fifty *per cent.* of the gross amount of fire premiums (less return premiums and re-insurance,) received on risks in force, not perpetual, ninety-five *per cent.* of premiums on perpetual risks in force, and one hundred *per cent.* of the amount of ocean marine premiums received on risks in force; (10) the amount of all other claims against it. Fourth, its income during the preceding year, specifying: (1) the amount of cash premiums received; (2) the amount of notes received for premiums; (3) the amount of interest money received; (4) the amount of income received from other sources. Fifth, its expenditures during the preceding year, specifying: (1) the amount of losses paid, stating how much of the same accrued prior, and how much subsequent, to its preceding statement, and the amount at which such losses were estimated in such statement; (2) the amount of dividends paid; (3) the amount of expenses paid, including agents' commissions; (4) the amount paid in taxes; (5) the amount of all other expenditures.

Sec. 4. The Insurance Commissioner may inquire of any fire or fire and marine insurance company doing business in this State, or of its secretary, in relation to its financial condition, and such inquiry shall be promptly answered in writing.

Sec. 5. When the capital stock of any fire or marine insurance company shall be impaired, it may reduce it and the par value of its shares to such amount as shall be justified by its assets; but no part of its assets shall be distributed to its stockholders, and no reduction shall be made, except upon the vote of the stockholders, approved by at least two-thirds of the board of directors, and certified under the corporate seal, by the secretary, a copy of which shall be filed in the office of the Secretary of this State.

Sec. 6. The directors, after such reduction of capital, may require each stockholder to surrender his certificate, and in lieu thereof may issue new certificates for such number of shares as he shall be entitled to.

Sec. 7. Such company, after its capital shall be so reduced, may increase its capital stock to any amount not exceeding the amount authorized by its charter.

Sec. 8. Every mutual fire insurance company, which shall approve this section, may insure personal property upon such terms as shall be agreed upon by the parties.

Sec. 9. No fire or fire and marine insurance company, association, or partnership, incorporated by or organized under the laws of any other State of the United States, shall directly or indirectly take risks or transact any business of insurance in this State, unless possessed of at least one hundred and fifty thousand dollars of cash capital, paid up and securely invested; and every such company shall deposit with said Commissioner a certified copy of its charter, and a statement under the oath of its president, or vice-president and secretary, stating its name and location, and all the other particulars required by the third section of this Article; nor shall any agent act for any such company, directly or indirectly, in taking risks or transacting the business of fire insurance in this State, without procuring from the Insurance Commissioner a certificate of authority, stating that such company has complied with all the requisitions of this Part, and giving the name of the attorney appointed to act for the company. Such a statement as is required by this section shall be made annually in January, and shall specify the amount of premiums received and losses paid in this State during the preceding year; and said Commissioner, on being satisfied that the capital, securities and investments remain secure, shall furnish a renewal of his certificate. The term agent or agents used in this section shall include an acknowledged agent or surveyor, and any person or persons who shall in any manner aid in transacting the insurance business.

Sec. 10. Any mutual fire or fire and marine insurance company located in any other State of the United States, possessed of one hundred and fifty thousand dollars in cash, or securely invested in available cash assets, may be admitted to take risks and transact business in this State; provided it shall comply with all the other requirements of the laws of this State relating to companies of other States.

Sec. 11. Mutual marine insurance companies of other States may be admitted to transact business in this State upon complying with the provisions of the laws of this State relating to mutual fire and fire and marine insurance companies of other States.

Sec. 12. The Insurance Commissioner, either personally or by a committee to be appointed by him, to consist of one or more persons not directors, officers or agents of any fire or fire and marine insurance company doing business in this State, may at any time examine into the affairs of any fire or fire and marine insurance company incorporated by or doing business in this State. The officers or agents of such company shall exhibit its books to said Commissioner or committee, and otherwise facilitate such examination; and the Commissioner or committee may examine under oath the officers and agents of any such company in relation to its affairs; and said Commissioner may publish the result of such investigation in one or more newspapers published in this State: but in relation to the affairs of any company incorporated by or organized under the laws of any other State of the United States, he may in lieu of such investigation accept the certificate of the Insurance Commissioner or Superintendent of such State, as to its condition. And whenever he shall ascertain that the assets of any fire or fire and marine insurance company incorporated by this State, after deducting for re-insurance and its other proper liabilities, excepting capital, amount to less than three-fourths of its capital stock, if it have a stock capital, or in the case of a mutual company, if the assets, less unsettled claims, and other absolute liabilities, amount to less than three-fourths the sum requisite for re-insurance, he shall call upon it to make up such deficiency within such reasonable time as he shall fix, and, on a failure to comply with such requirement, shall bring his petition to a judge of the Superior Court, praying for an injunction restraining said company from the further prosecution of the business of making or renewing insurances, until said deficiency is made up; and if, upon a hearing before said judge, after such reasonable notice to such company as he may order, the allegations contained in such petition shall be found true, he shall issue such injunction.

Relating to the Capital Stock of Fire Insurance Companies.

Passed 1875.

Every fire insurance company incorporated by this State, not now organized and doing business, before transacting any business, shall have not less than one hundred thousand dollars of its capital stock paid in cash, and shall receive from the Insurance Commissioner a certificate showing that it has complied with the provisions of this Act, and authorizing it to issue policies, and transact business.

ARTICLE II.

Foreign Fire Insurance Companies.

SECTION

1. Amount of capital, how estimated.
2. Return and certificate of amount.
3. Trustees, how appointed and examined; recall of certificates.

SECTION

4. May not insure, before complying with law and receiving certificate.
5. May not take greater risks than home companies.

Sec. 1. The capital of every foreign company doing fire insurance business in this State shall, for all the purposes of the insurance laws of this State, be the aggregate value of its money or securities deposited in the public departments of this State and other States of the United States, for the benefit of policy holders, and all sums loaned on real estate security in any State of the United States, in conformity with the laws of such State providing for the investment of the assets of insurance companies therein, and all other assets in the United States in which fire insurance companies organized under the laws of this State may invest, provided such real estate securities and assets shall be held in the United States, by trustees who are citizens of the United States, approved by the Insurance Commissioner, for the benefit of all its policy holders and creditors in the United States, after making the same deduction from such aggregate value for losses and liabilities in the United States, and for premiums upon risks therein not expired, as is authorized or required by the laws of this State, or the regulations of its insurance department, with respect to fire insurance companies organized under the laws of this State.

Sec. 2. The agent or attorney of such company shall, in January annually, sign, swear to and return to said Commissioner a detailed statement of the items making up said capital, and of the deductions to be made therefrom; and on being satisfied that said statement is correct, said Commissioner shall issue to such company a certificate of the amount of its capital so determined, and that the requirements of this Part have been complied with, upon which capital it may transact business in this State, but subject to all the laws regulating fire insurance companies incorporated in this State.

Sec. 3. The trustees referred to in the first section of this Article, shall be appointed by the directors of such company, and a certified copy of the vote by which they were appointed, and of the deed of trust, shall be filed in the office of the Commissioner; and he may examine such trustees or the agents of such company under oath, and its assets, books and accounts, in the same manner as he may examine the officers, agents, assets, books and accounts of any company au-

thorized to do fire insurance business in this State. And if he finds that the net capital as stated in his last certificate has been materially reduced, he may recall such certificate and issue another.

Sec. 4. No foreign insurance company, or agent or attorney thereof, shall transact the business of fire insurance in this State, until such company shall comply with the laws of this State relative to foreign fire insurance companies, and receive the certificate of the Insurance Commissioner mentioned in the second section.

Sec. 5. No foreign insurance company shall insure against loss by fire or inland navigation, nor expose itself to any such loss by any one risk for any greater amount in proportion to its capital than companies organized under the laws of this State may do.

ARTICLE III.

Life Insurance Companies.

SECTION

1. Annual statement.
2. Re-insurance reserve, how ascertained.
3. Valuation of policies.
4. Triennial examinations.
5. Examination of foreign companies.
6. Facilities for examination, to be afforded.
7. To receive certificates before issuing policies.

SECTION

8. Returns of companies of other States; certificates and licenses.
9. Shall not issue policy without license.
How life insurance companies shall be wound up.
How assets shall be disposed of on repeal of charter.

Sec. 1. Every life insurance company chartered by this State shall, on or before the first day of March in each year, render to the Insurance Commissioner a report, signed and sworn to by its president and secretary, of its condition upon the preceding thirty-first day of December, which shall include a detailed statement of its assets and liabilities on that day; the amount and character of business transacted; moneys received and expended during the year; a descriptive list of all policies and contracts of insurance in force on that day; and such other information as the Commissioner may deem necessary; and if any company shall fail to make such report within the time, it shall be deemed insolvent.

Sec. 2. Upon receipt of such report, the Commissioner shall make a valuation of the policies of each company, and ascertain the amount of reinsurance reserve proper to be held on account thereof; and he shall for this purpose assume the rate of mortality shown by the so-called Actuaries' or Combined Experience Table, and four *per cent.* compound interest; and he shall value only net premiums.

Sec. 3. The Insurance Commissioner, upon the request of any such company, may make a valuation of all its policies in force on the

preceding thirty-first day of December, upon the basis of the "American Experience Table," with interest at the rate of four and one-half *per cent.* a year, and furnish certificates of such valuation, to be filed with the proper officers of such other States as by law require the valuation of life insurance policies upon said basis; provided that the standard of valuation prescribed for companies doing business in this State shall not be altered by this section.

Sec. 4. The Insurance Commissioner shall, at least once in three years, visit each life insurance company incorporated by this State, thoroughly examine its financial condition, and ascertain whether it has complied with all the provisions of law.

Sec. 5. He shall in like manner examine any life insurance company not incorporated by this State, but doing business therein, whenever he has reason to doubt its solvency, and may employ such assistants as may be necessary in making the examination; and all the expenses of an examination without the State shall be borne by the company examined.

Sec. 6. For such purpose the Commissioner shall have free access to all books and papers of any life insurance company doing business in this State, and may examine under oath, its officers or agents relative to its condition; and if any company not incorporated by this State, or its officers or agents, refuse to submit to such examination, or to comply with any provision of this Article, the authority of such company to do business in this State shall cease.

Sec. 7. No life insurance company, hereafter incorporated by this State, shall issue policies until, upon examination by the Commissioner, it shall have been found to have complied with the laws thereof; nor until he shall have issued his certificate setting forth such fact, and authorizing such company to issue policies; and for such examination the company shall pay him thirty dollars.

Sec. 8. Any life insurance company organized out of this State, before being admitted to do business in this State, and on or before the first day of March annually, shall furnish to the Insurance Commissioner a certificate of the proper officer of the government by whose authority it is organized, setting forth a full copy of its report of its condition on the preceding thirty-first day of December, a valuation of its policies by said officer, by a standard equivalent to that provided in the second section of this Article, and that it has complied with the laws of such government, and is authorized to transact business therein. If said Commissioner be satisfied with said certificate, and if said company shall have complied with all other provisions of law, he shall thereupon issue his license to it to transact business in this State for one year from the thirty-first day

of December preceeding ; but no such license shall be issued unless such certificate is furnished, nor unless such government shall license life insurance companies incorporated by this State to transact business therein, upon a similar certificate from the Insurance Commissioner, until such company makes the report required from companies incorporated by this State, and until a valuation of its policies shall have been made by the Commissioner.

Sec. 9. No person shall issue or deliver in this State any policy or contract of insurance of such life insurance company, which is without a license, or after revocation of its license.

**Relating to the winding up of Life Insurance Companies.
Passed 1875.**

Sec. 1. If the Insurance Commissioner shall at any time find from any report, examination, or otherwise, that the assets of any company incorporated by this State to grant insurance or make contracts contingent upon lives, are less than its liabilities, or if such company shall fail to comply with any of the requirements of law, he may notify it to cease the issue of new policies or the payment of dividends to stockholders and policy holders, or both, until the deficiency be made good or the law complied with ; and he may, and if it appear to him that the assets of such company are less than three-fourths of its liabilities, he shall, bring his petition to the Superior Court of the County in which the principal office of such company is located, if in session, and if not, to a Judge of the Supreme Court of Errors, praying for the appointment of a receiver, and that the charter of such company may be annulled ; and said Court or Judge shall forthwith issue a citation to such company to appear at a day and place to be named therein, and answer to said petition. And if, upon the hearing of said petition, said Court or Judge shall find the assets of such company to be less than its liabilities, said Court or Judge may, and if the assets are found to be less than three-fourths of the liabilities, shall, appoint some disinterested person or persons to be receivers of such company ; and said Court or Judge may provide the mode of proving claims against such company, and appoint a committee to hear and decide upon them, and may limit and extend the time for the presentation of such claims, and may make all necessary orders in reference to the delivery to and possession by such receiver, of the assets and property of such company, and the sale and conveyance of the same by him, and may direct the application of the avails of such assets and property equitably in satisfaction of the claims proved against such company, and the payment of the present value of its outstanding policies to policy holders, either in whole or part, or

to the re-insurance of its outstanding policies in some other solvent company, and said Court or Judge shall annul the charter and decree the dissolution of such company, and may make all other orders and decrees necessary and proper in reference to winding up the affairs of such company, and the disposition of its property.

Sec. 2. The liabilities of any such company for all the purposes of the proceedings mentioned in the preceding section, shall include the net present value of the policies of such company, or re-insurance reserve ascertained as now required by law.

Providing for the Disposition of the Assets of a Life Insurance Company, and providing Penalties for the unlawful retention or possession of its Assets, upon the Repeal of its Charter. Passed 1875.

Sec. 1. Whenever the charter of any life insurance company of this State shall be repealed, all the assets of such company shall vest in fee simple and absolutely in the Insurance Commissioner of this State, and his successors in office, who shall hold and dispose of the same for the use and benefit of the creditors and policy-holders of such company, and such other persons as may be interested in such assets.

Sec. 2. The Insurance Commissioner shall take immediate possession of the assets, books and papers, and collect the debts and claims due such company; he shall sell and dispose of the real estate and other property of such company, and may execute in his own name as Insurance Commissioner, all necessary and proper conveyances of the same; he may also in his own name as Insurance Commissioner, maintain and defend all actions at law or in equity, relating to such company, its assets and business.

Sec. 3. The Superior Court for the County in which the principal office of such company is located, upon the application of the Insurance Commissioner, shall limit and may extend the time for the presentation of claims against such company and notice thereof shall be given in such manner as said Court shall direct; and any creditor neglecting to present his claim within the time so limited, shall be debarred of all right to share in the assets of such company. Said Court shall appoint not more than three disinterested persons as commissioners to receive and decide upon the claims presented against such company, who shall give notice of the times and places of their meeting for that purpose, in such manner as said Court shall prescribe; and within one month after the expiration of the time so limited, shall file with the clerk of said Court, a list of the claims presented to them, specifying those allowed and those disallowed.

Sec. 4. The Insurance Commissioner shall ascertain the net present value of each policy in force in such company at the time of the

repeal of its charter, and for that purpose shall use the Actuaries' or Combined Experience Table of Mortality with four per cent. compound interest; and he shall file with the clerk of said Court, a certificate showing the net present value of each of said policies, and such net present value shall be the surrender value of each of said policies.

Sec. 5. The Insurance Commissioner, under the direction of said Court, shall apply the sums realized from the assets of such company, first to the payment of all the expenses of closing the business and disposing of the assets of such company; secondly, to the payment of all lawful taxes and debts due the State, and the United States; thirdly, to the payment of the debts and claims allowed against such company, and the surrender value of its policies, in proportion to their respective amounts; and lastly, any sums remaining in the hands of the Insurance Commissioner, after the payments have been made in full as herein provided, shall be disposed of in such manner as said Court shall order and direct. And said Court may make all orders and decrees necessary and proper in reference to the title, possession, disposition, and distribution of said assets, and the allowance and satisfaction of claims against such company, and in any other matter relating to its affairs and business.

Sec. 6. Whenever by this Act, or by any other law of this State, general or special, the Insurance Commissioner is authorized or required to take possession of the assets of any Life Insurance Company, any person who shall neglect or refuse to deliver to said Commissioner, on demand, any books, papers, evidences of title or debt, or any property belonging to any such company in his possession or under his control, shall be punished by a fine of not more than ten thousand dollars, or by imprisonment in the county jail for a term not exceeding three years, or by such fine and imprisonment both.

Sec. 7. Before the Insurance Commissioner shall take possession of any of the books, papers or assets of any Life Insurance Company in accordance with the provisions of this Act, or of any other Act, general or special, he shall give bonds for the faithful discharge of his duties, in such sums, and upon such conditions, as may be required by the Chief Judge of the Supreme Court of Errors, and to the satisfaction of said Judge.

ARTICLE IV.

Foreign Insurance Companies generally.

SECTION

1. May do business in this State, on what conditions; policies not invalidated by a war.

SECTION

2. Copy of charter; deposit; statement of condition.
3. Licenses to be granted by Commissioner.

Sec. 1. No foreign insurance company shall take risks in this State unless it has a cash capital of more than two hundred thousand dollars, and shall have made a deposit with the Treasurer of this State, or with the proper officer of some other State, of not less than two hundred thousand dollars in the bonds of this State, or of the State of New York or Massachusetts, or in bonds or public stocks of the United States, in trust for the benefit of its policy-holders in the United States; and no policy issued by such company to any citizen of this State shall be invalidated by the occurrence of hostilities between the government of the United States and the government under the laws of which it was organized.

Sec. 2. Every foreign insurance company shall, before admission to do business in this State, furnish to the Insurance Commissioner a copy of its charter or articles of association and of its last annual report made in the country where it was organized, and the certificate of the officer holding in trust said deposit of two hundred thousand dollars, stating the manner in which the same is invested and the purposes for which the same is held; and it shall furnish annually to the Insurance Commissioner a statement of the condition of its affairs in the United States, in such form as he shall require.

Sec. 3. When such foreign insurance company shall have complied with the provisions of law relating to such companies, and the Insurance Commissioner is satisfied that it is solvent in the United States, he may issue its license to transact business in this State, but it and its agents shall pay the fees now required of the insurance companies of the State of New York, and shall annually pay to the Insurance Commissioner a license fee of fifty dollars.

ARTICLE V.

General Provisions.

SECTION	SECTION
1. Companies of other States or nations, to appoint resident attorney; when Insurance Commissioner is substituted for attorney.	9. Reciprocal obligations of companies of other States, and foreign countries.
2. Revocation of licenses.	10. Treasurer may receive and hold securities.
3. How companies may consolidate.	11. Treasurer may make annual examination of securities.
4. Value of stock of original companies, how ascertained.	12. Fees of Treasurer for such services.
5. Capital of consolidated company.	13. Securities, how withdrawn.
6. Certificate of consolidation.	14. Substitution of other bonds, and requirements as to future deposits
7. Premium notes, when subject to set off; mutual insurance, how conducted.	15. Agents of companies of other States, not to act till laws complied with.
8. Suits against companies, not to be limited to less than one year.	16. Unsound companies, when enjoined, and affairs settled.
	17. Penalty for violations of law.

Sec. 1. No Insurance Company, Association or partnership, organized under the laws of any other State, or any foreign country, shall directly or indirectly issue policies, take risks, or transact business in this State, until it shall have appointed an attorney residing in this State, who shall act in that capacity until a successor be duly appointed and upon whom any civil process may be served. And such service shall be binding, and shall be personal service upon the company appointing him; a certificate of such appointment shall be filed with the Insurance Commissioner, and shall contain a stipulation that in case of the death, absence, or removal from this State of such attorney, any process relating to such company may be served upon the Insurance Commissioner, and shall have the same effect as if served upon such attorney; and if such company withdraw from, or cease to do business in this State, service upon such attorney or the Insurance Commissioner, shall nevertheless be binding, and be deemed a personal service upon the company.

Sec. 2. When the Insurance Commissioner shall find that any insurance company, not incorporated by this State, is unsound, estimated in the manner prescribed in the twelfth section of Article I of this Part, he shall revoke its license and cause notice thereof to be published in two daily newspapers, printed, one in Hartford and one in New Haven, at least four weeks; and he may re-issue such license when he shall be satisfied of its soundness; and no agent or agents of such company shall, after the first publication of such notice, issue or renew any policy of insurance in its behalf.

Sec. 3. When the stockholders of any insurance company shall vote to consolidate with any other similar company, and the stockholders of both companies shall agree to such consolidation, and de-

termine under which corporate organization and name their business shall be conducted, they shall be consolidated under the corporate organization and name thus chosen, and thereupon all rights and property of both of said companies shall become the property of the corporation composed of such companies, and said last named corporation shall be liable for the outstanding obligations of such companies.

Sec. 4. Upon such consolidation, the value of each share of the capital stock of each of them shall be ascertained through a valuation of all its assets and liabilities at the time of such consolidation, and new shares (and when necessary, parts of shares) of the consolidated company shall be apportioned to each stockholder, equal to the value of his shares in either of the original companies; and such shares so apportioned shall be substituted for the shares in such companies and all certificates of shares in said original companies shall be surrendered when new certificates shall be issued.

Sec. 5. The capital stock of the consolidated company shall not exceed the aggregate authorized capital of the original companies.

Sec. 6. The president and directors of such consolidated company shall, within thirty days after such consolidation, file a certificate in the office of the Secretary of this State, stating such consolidation, and the name and charter adopted

Sec. 7. When any inhabitant of this State shall effect insurance in any insurance company, and give a premium note, the policy and note shall constitute one contract, and every equitable claim of the maker thereof upon said company may be set off against said note in the hands of a third party; and when any such company becomes insolvent, the maker shall be liable on said note for only the equitable proportion thereof, for such part of the term of insurance as said company continued solvent; and if the insolvency occurs within sixty days after its date, said note shall be void, except for any amount for which the maker may have a claim on said company. All mutual insurance companies, (except those otherwise authorized by their charters,) shall take premium notes for the obligations of the assured; and assessments shall be for losses only, and upon said notes, and when paid shall be in payment, in whole or in part, as the case may be, of such notes.

Sec. 8. No insurance company shall limit the term within which any suit shall be brought against it to a period less than one year from the time when the loss insured against shall accrue.

[Sec. 9, as changed by Act of 1875.]

Sec. 9. When, by the laws of any other State or any foreign country, any payments, deposits, or other obligations shall be imposed up-

on Insurance Companies of this State, or their agents transacting business in such other State or foreign country, the like payments, deposits, and obligations are hereby imposed on similar companies of such other State or foreign country, and their agents transacting business in the State; and such companies and their agents shall pay all penalties to, and make deposits with, the State treasurer.

Sec. 10. When any State shall require insurance companies of other States to deposit, with some officer of such other State, securities in trust for the policy-holders of such companies, as a prerequisite to their transacting business in such State, the Treasurer of this State may receive from any insurance company of this State the securities required by the laws of such other State, on deposit, and hold the same in trust for the policy-holders of such other company; but it may collect and receive the interest and dividends thereon, and withdraw them on depositing with the said Treasurer other securities of like character and value. The Treasurer shall issue a certificate under seal, of such deposit, for each State which shall require the same, which shall state the items and amount of securities thus deposited, and that he is satisfied that they are of the market value represented therein; but no securities shall be estimated above the par value of the same, nor shall any such securities be withdrawn, except as provided in this section.

Sec. 11. An examination shall be annually made by the Treasurer of the securities held by him in trust, as aforesaid, from each insurance company, and if it shall appear at any time that they amount to less than the sum required for the purposes for which such deposit was made, he shall notify said company thereof, and unless the deficiency is made up within thirty days shall countermand all the certificates he may have issued to said company under the preceding section, and give notice thereof to the officers of the States to whom said certificates may have been transmitted, and publish said notice in one newspaper printed in Hartford, and one printed in New Haven, for three weeks successively.

Sec. 12. Each insurance company, so depositing securities with the Treasurer, shall pay him twenty-five dollars annually, in lieu of all fees for such services, except in cases where it shall be necessary to make an examination out of his office; for each of which such special examinations and appraisals, he shall be paid by the company, in whose behalf the service is performed, ten dollars and his actual traveling expenses, in lieu of other fees.

Sec. 13. When said company shall have caused all its unexpired policies to be paid, canceled or re-insured, and all its liability under such policies thereby to be extinguished, or to be assumed by some

other responsible company having a similar deposit with said Treasurer, he shall on application of such company, verified by the oath of its president or secretary, and on being satisfied by an examination of its books, and of its officers under oath, that all its policies are so paid, canceled, extinguished or reinsured, deliver up to it such securities.

Sec. 14. The several insurance companies of this State, which have deposited with the Treasurer registered bonds of this State, or of the United States, are hereby permitted to substitute for such bonds, the bonds of any incorporated city or town of this State, of like amount; and all deposits, hereafter made with the Treasurer by any insurance company, shall consist only of registered bonds of this State, or of the United States, or such mortgages upon real estate, within this State, as the Treasurer may deem satisfactory, or the bonds of any incorporated city or town of this State.

Sec. 15. No person shall, in this State, receive or procure applications for insurance, or issue policies of insurance or renewals thereof, or in any manner aid in the transaction of the business of any insurance company or association, organized under the laws of any other State, until he has in all respects complied with the laws of this State; but nothing herein contained is to be so construed as to prohibit any person residing in this State from making application to and procuring from any insurance company doing business out of this State, and having no agents in this State, policies of insurance on his property in this State.

Sec. 16. If the Insurance Commissioner shall at any time find that the assets of any insurance company incorporated by this State are less than its liabilities, or if it shall fail to comply with the requirements of law, he shall forthwith notify it to cease to issue new policies, or pay dividends, until the deficiency shall be made good, and the law complied with; and he may, and, if it appears to him that its assets are less than three-fourths of its liabilities, shall, bring his petition to the Superior Court of the county in which the principal office of such company is located, if in session, and if not to a judge of the Supreme Court of Errors, praying for the appointment of a receiver, and that said company may be enjoined from any further proceeding in its business, and that its charter may be annulled; said court or judge, and the receiver if appointed, shall thereupon proceed, as nearly as may be, as is provided in Part II of this Chapter in the case of banks; and said court may make such orders relative to the assets of said company as it may deem proper.

Sec. 17. Every person who shall violate any provision of this Part, for which no other penalty is provided, or provision made, shall be fined not less than one hundred dollars, nor more than five hundred dollars.

TITLE XII.—CHAPTER I.

Assessment of Taxes.

SECTION

21. Returns to assessors of names of stockholders, and value of stock.

SECTION

22. Returns of property held in pledge.

Sec. 21. The cashiers or secretaries of all corporations, whose stock is liable to taxation, shall, on or before the twelfth day of October, annually, inform the assessors of each town of the names of the stockholders residing therein, and the amount of stock owned by each, as exhibited by the books of said corporations, on the first day of said October, so far as the residence of such stockholders shall be known to such cashiers or secretaries, and its market value during the month of September next preceding; and any such cashier or secretary, who shall neglect to furnish such information to the assessors of any town where said stock is liable to be taxed, shall forfeit fifty dollars to such town; but putting a letter into the post office containing such information, postage paid, addressed to the assessors of any town where such owner resides, shall be a compliance with the provisions of this section.

Sec. 22. The cashier of each bank and national banking association, the treasurer of each savings bank, and the secretary of each corporation incorporated by the laws of this State, shall, upon the request of the assessors of any town, inform them of the name of any person therein, who owns stock or bonds held by such corporation as collateral security for any indebtedness or liability, and the amount and description of such stock or bonds; and any such cashier, treasurer, or secretary, who shall neglect to furnish such information to the assessors of any town where said stock or bonds are liable to be taxed, shall forfeit one hundred dollars to said town.

CHAPTER V.

Special Taxes on Corporations.

SECTION

2. Stock of non-residents in certain other corporations, how taxed.	Penalty for neglect to make such return.
Return to be made by mutual life insurance companies.	Tax, when to be paid.
Return to be made by mutual fire insurance companies.	Tax on insurance companies of other States.
	Taxes on foreign insurance companies.

Sec. 2. The cashier or secretary of each corporation, whose stock is liable to taxation, and not otherwise taxed by the provisions of this Title, shall on the first day of October, annually, or within ten days thereafter, deliver to the Comptroller a sworn list of all its stockholders, residing without this State on the said day, and the number and market value of the shares of stock therein, then belonging to each; and shall, on or before the twentieth day of October, annually, pay to the State one *per cent*, of such value; and if any such cashier or secretary shall neglect to comply with the provisions of this section he shall forfeit to the State one hundred dollars, in addition to said one *per cent*, so required to be paid.

An Act in alteration of An Act relating to Special Taxes on Corporations. Passed 1875.

Sec.1. The secretary or treasurer of every life insurance company chartered by this State, and doing business in whole or in part upon the plan of mutual insurance, including all companies whose policy holders have a right to participate in its profits, shall, on or before the fifteenth day of February, annually, render to the Comptroller a sworn statement of the total amount of its assets on the preceding thirty-first day of December, with a detailed enumeration of such assets and the market value thereof, the amount of premium notes held by it, its ascertained and paid losses on that day, and if said company be also in part a stock company, the stock whereof is by law taxable, the market value of the assets belonging to the stock department of said company.

Sec. 2. The board of equalization shall examine and correct all statements and returns made to the Comptroller in pursuance of the foregoing section, and in case any such company shall not make the return herein prescribed, said board shall, upon the best information it can obtain, make out, within ten days after the time above limited for making such returns, the statements required to be made by such company, and such statement or return so corrected, or made out, shall be conclusive as to the market value and amount of the assets of said company.

Sec. 3. Every such insurance company shall annually on or before the twenty-fifth day of February, pay to the State, as a tax on its cor-

porate franchise, a sum equal to one-half of one per cent. on the total amount of its premium notes and on the market value of all its other assets, deducting however, the amount of its ascertained and unpaid losses, the market value of its real estate liable to taxation in this State, the market value of any bonds owned by it which have been heretofore issued by this State, or by any town or city in this State, in aid of the construction of any railroad, and which by the laws of this State are exempt from taxation, and if said company be in part a stock company, the stock whereof is by law otherwise liable to taxation, the market value of the assets belonging to its stock department; and said tax so paid shall be in lieu of all other taxes on the assets of said company, except on its taxable stock and on real estate held by it, over and above what may be necessarily used by it in transacting its appropriate business.

Sec. 4. If any person whose duty it shall be to make such returns shall fail to do so within the time limited, he shall forfeit five thousand dollars to the State, and if any insurance company required by this statute to make any payment fail to do so within the time herein limited, it shall forfeit to the State twice the amount required for such payment.

An Act in alteration of an Act relating to Special Taxes on Corporations. Passed 1875.

Sec. 1. The Secretary or treasurer of each fire insurance company chartered by this State, which does business in whole or in part, upon the plan of mutual insurance, including every company whose policy-holders have a right to participate in its profits, shall on or before the twentieth day of January, annually, render to the Comptroller a sworn statement showing the total amount of its assets on the preceding thirty-first day of December, and containing a detailed enumeration of such assets, and the market value thereof, the amount of premium notes held by it, and its ascertained and unpaid losses on that day, with the balance remaining after deducting from said total amount of unpaid losses, and the market value of any bonds owned by it which have been heretofore issued by this State, or by any town or city in this State, in aid of the construction of any railroad, and which by the laws of this State are exempt from taxation, and the premium notes held by it.

Sec. 2. The board of equalization shall examine and correct all statements and returns made to the Comptroller in pursuance of the foregoing section, and in case any such company shall not make the return herein prescribed, said board shall, upon the best information it can obtain, make out within ten days after the time above limited

for making such returns, the statement required to be made by such company, and such statement or return so corrected, or made out, shall be conclusive as to the market value and amount of assets of said company.

Sec. 3. Each of such mutual fire insurance companies shall annually, on or before the thirtieth day of January, pay to the State, as a tax upon its corporate franchise, a sum equal to three-fourths of one per cent. upon the amount of the balance remaining as aforesaid; and said tax so paid shall be in lieu of all other taxes on the assets of said company, except upon real estate held by it, over and above what may be necessarily used by it in transacting its appropriate business.

Sec. 4. If any person whose duty it shall be to make such returns, shall fail to do so within the time limited, he shall forfeit five thousand dollars to the State, and if any insurance company required by this statute to make any payment, shall fail to do so within the time herein limited, it shall forfeit to the State twice the amount required for such payment.

An Act relating to the Taxation of Premiums received by Insurance Companies of other States and Foreign Governments. Passed 1875.

Sec. 1. Every insurance company or association incorporated by or organized under the laws of any other State, and admitted to transact business in this State, and each agent of every such insurance company, shall pay the same fees and taxes to the Treasurer of this State as are imposed by such other State upon any similar insurance companies incorporated by or organized under the laws of this State, or upon the agents of any such companies transacting business in such other State.

Sec. 2. Every agent of any such insurance company admitted to transact business in this State shall return annually, the first day of January, under oath to the Insurance Commissioner, the gross amount of premiums collected by him for the year previous; and upon receiving from said commissioner, a certificate of the acceptance of said return, and of the amount of tax due thereon, shall pay the same to the Treasurer of the State on or before the twentieth day of January annually. And every such agent, and every agent of a foreign insurance company, shall retain from the premiums collected by him, the tax due, or to become due thereon.

Sec. 3. Each agent of any insurance company or association incorporated by or organized under the laws of any foreign government, which shall have received from the Insurance Commissioner a license

to transact business in this State, shall return annually, on the first day of January, under oath to said commissioner, the gross amount of premiums collected by him for the year previous; and shall annually on or before the twentieth day of January, pay to the Treasurer of the State a tax of *two per cent.* upon the amount of premiums so collected.

TITLE XVII.—CHAPTER I.

Private Corporations—General Provisions.

Sec. 21. No bank, savings bank, insurance company, or trust company, heretofore incorporated, shall change its location from one town to another, except by act of General Assembly.

TITLE XX—CHAPTER XII.

Qui—Tam Suits and Forfeitures.

Sec. 8. Every person who shall violate any law of this State relating to insurance companies organized under the laws of other States or foreign government, shall forfeit one hundred dollars.

TITLE XIV—CHAPTER II.

Rights of Married Women.

Sec. 7. Any policy of life insurance expressed to be for the benefit of a married woman, or assigned to her, or in trust for her, shall inure to her separate use, or in case of her decease before payment, to the use of her children, or of her husband's children, as may be provided in such policy, provided that if the annual premium on such policy shall exceed three hundred dollars, the amount of such excess, with interest, shall inure to the benefit of the creditors of the person, paying the premium; but if she shall die before the person insured leaving no children of herself or husband, the policy shall become the property of the person who has paid the premiums, unless otherwise provided in such policy.

TENTH REPORT

OF THE

Commissioners on Fisheries

OF THE

STATE OF CONNECTICUT.

1876.



HARTFORD:

PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.

1876.

State of Connecticut.

REPORT.

To His Excellency the Governor, and the General Assembly of the State of Connecticut:

The Commissioners on Fisheries respectfully present their Tenth Annual Report.

In the discharge of their duties, during the past year, they have endeavored to carry out the plan indicated in their previous reports, of giving especial attention to the restoration of salmon to the Connecticut, increasing the supply of shad in the principal rivers of the State, and distributing the land-locked salmon to such ponds and lakes as seemed best adapted to their nature and habits.

As this year completes the first decade of labors for the restoration of fish to the depleted waters of the State, the Commissioners deem it a fitting occasion, before entering upon a detailed statement of the past year's work, to make a brief review of what has been accomplished from the beginning, under State patronage. It is believed that such a retrospect will be found instructive and valuable in shaping legislation for the future.

The systematic cultivation and protection of edible fish, is a comparatively modern idea. The rapid decrease in the supply of fresh water fish, both here and in Europe, as observed from year to year, was a cause of serious alarm to many, but

was generally regarded as, in some mysterious way, the necessary and inevitable result of civilization. The true cause was man's ignorance and thoughtlessness. Man's pursuit of fish, whether for food or sport, had always been reckless. Ignorant of the nature and habits of the finny tribes, having no thought of future supply, bent only on present gratification, he had destroyed them, in season and out of season, on their spawning beds, and on their feeding grounds, with his hooks, and nets and traps, carrying havoc everywhere, and in repeated instances exterminating whole families of fishes. But for the wonderful fecundity of fresh water fish, our rivers and smaller lakes and ponds would have been entirely depopulated. Laws regulating the times and modes of fishing, it is true, have been recognized among civilized nations for centuries: but those laws were for the most part the expression of an arbitrary and ignorant will, and rarely proved of any benefit. The spirit of fishermen, too, in all times, seems to have rebelled against fish laws, and they have generally remained a dead letter on the Statute book. Occasionally edible fish were gathered in preserves to be protected and pampered for the rich epicure's table; but aside from this, the skill and energy of man seem to have been directed to their destruction, rather than to their preservation and increase. With an eye solely to manufacturing interests, man has also excluded some of the best species of fishes from the spawning grounds, by building dams across the principal rivers and their tributaries. By this means, salmon, in many places, have been exterminated, and shad greatly reduced in numbers.

To cure these evils, to restore food fishes to their old haunts, was generally believed to be an utterly impossible task. In the discovery of Jacobi, however, about one hundred years ago, was found the germ of that science which was destined to overcome these evils, and open the way to the re-population of depleted waters.

He found, by experiment, that the fish could be taken from the water, and that the ova, pressed from the female, fecundated with the milt pressed from the male, and then placed in

hatching pools, could be successfully hatched. With this discovery began the era of the science and art of pisciculture, as at present recognized throughout the civilized world. It was not long before Jacobi's discovery was made known in England, Scotland, Germany, and at a later day, France. Subsequently the skill and ingenuity of Remy and Gehin achieved the greatest triumphs in artificial culture; and a new impulse was given to the study of the nature, habits, and especially the re-production of fishes of various kinds. Under the efficient management of Milne Edwards and de Quatrefages, with the ingenious appliances of M. Coste and M. Millet, fish culture has become a more complete science, and has grown into a new and important branch of industry.

Establishments for the cultivation and study of fish, under government direction and patronage have multiplied throughout Europe, and they are continually increasing in number. France, Germany, England, Scotland, Ireland, Russia, Finland, Belgium, Holland, Switzerland, Bavaria, and Austria, appreciating the importance of the work, have liberally contributed to its progress and development; and private enterprise has been conspicuous for its successes.

The interest thus awakened in Europe could not fail of attracting the attention of intelligent men in the United States and in Canada. But little was done, however, in our own country except in a private and limited way, until about the year 1866. Previous to this date, transfers had occasionally been made of live fish, such as the mascallonge, the pickerel, and the black bass, in small quantities, to waters in different parts of the country, especially in New England. Some experiments in artificial culture had also been made by Rev. Dr. Bachman, Dr. Garlick, Prof. Ackley, Mr. Ainsworth, Seth Green, and others—notably in this State by Col. Colt, Carl Muller, Henry Brown, and Messrs. Kellogg and Chapman, all of whose experiments were remarkably successful, and tended greatly to awaken and encourage an interest in the subject. Similar experiments, but on a larger scale, were made with great success by Samuel Wilmot, Esq., of New Castle, Ontario. The result was, that extensive systematic movements for the arti-

ficial cultivation and restoration of edible fish were made almost simultaneously in the United States and Canada.

Probably no river in New England had suffered more from the destruction of its food-fishes than the Connecticut. In earlier times salmon and shad were abundant. Salmon began to fall off in numbers shortly after the erection of dams across the river, whereby they were excluded from its upper waters, where were their only spawning beds. Shad were not so seriously affected, as they found breeding grounds below the lowest dam, although they were not so extensive nor so favorable. The salmon disappeared entirely more than fifty years ago. At the time the Commissioners began their labors, shad were rapidly decreasing in numbers, and the prospect was, that within a very few years, they would entirely disappear as the salmon had done before them.

A common interest in the river brought together the people of Vermont, New Hampshire, Massachusetts, and Connecticut, to consider the subject of re-stocking the river with salmon and increasing the production of shad. Attention was also turned to other waters in New England, where the fish had been destroyed or greatly reduced in numbers.

FIRST YEAR, BEGINNING MAY, 1866.

Massachusetts had, as early as 1856, appointed Commissioners to consider the subject of artificial propagation, but no practical results followed. In 1864, New Hampshire, and Vermont, in 1865, Massachusetts, and in 1866, Connecticut, appointed Commissioners to investigate the whole subject, and especially the construction of fishways over dams on the Connecticut and the Merrimac. On the 26th of February, 1867, a meeting of Commissioners was held at Boston, and after an interchange of views it was then and there agreed, 1st, to organize as "THE NEW ENGLAND COMMISSIONERS OF INLAND FISHERIES," and 2d, to coöperate in the re-stocking of the Connecticut with salmon and shad, under the following arrangement: New Hampshire was to procure and distribute impregnated ova of salmon and shad in the headwaters of the river. Vermont and Massachusetts were to build suit-

able fishways for the passage of fish over the dams to their spawning grounds ; and Connecticut was to abolish gill-nets, stake-nets, and pounds, in the river and on the sound. From this it will be seen that three things were then considered essential to success: a supply of ova, a free passage over the dams, and the abolition of destructive methods of fishing.

The Connecticut Commissioners, Messrs. Frederick W. Russell and Henry C. Robinson, made the first annual report in May, 1867, and they recommended, among other things: 1st, that gill-nets and stake-nets be strictly prohibited after 1867; 2d, that the taking of salmon be prohibited for a certain number of years; and 3d, that Commissioners be appointed by the Governor, to hold office one or more years.

SECOND YEAR, BEGINNING MAY, 1867.

The Legislature immediately acted upon the recommendations of Messrs. Russell and Robinson, and by an Act approved July 26, 1867, the season for shad fishing was restricted to the period from March 15th to June 15th, both days inclusive; no one was allowed to fish with net or seine in the river from sunset on Saturday to sunrise on Monday; and the taking of salmon was forbidden. The Governor was authorized by the same act to appoint three Commissioners, to hold office one year, "to consider the subject of the introduction, protection, and cultivation of fish in our waters, to coöperate with the Fish Commissioners of other states, and to make annual reports to the Legislature." The first Commissioners appointed under this law, were Dr. Henry Woodward, Hon. James A. Bill, and Mr. James Rankin.

Shortly before the approval of the act and the appointment of Commissioners, original experiments in the artificial propagation of shad were started at Holyoke, by Seth Green. He had had but little or no previous experience with shad, and his first experiment, about July 1, 1867, resulted in hatching only *two* per cent. of the ova; his second experiment yielded about *seventy* per cent.; and his third produced ninety-nine per cent.! By repeating his last process, he succeeded, in the course of three weeks, in hatching forty mil-

lions of young shad, which he let go into the water as fast as they appeared, and they all took to deep water immediately. Mr. Green thought at the time that this seemingly sufficient number would be so reduced by accidents and other causes, before they could grow to a merchantable size, that they would cause little or no perceptible addition to the stock already in the river. But in this, fortunately, he was mistaken. More young shad were seen the following year than ever before; and the same gratifying fact has been noticed every year since.

The following winter, 1867-8, the first lot of salmon fry, about 20,000, were placed, in good condition, in the headwaters of the Connecticut, by Dr. Fletcher, Commissioner of New Hampshire.

THIRD YEAR, BEGINNING MAY, 1868.

At the May session, 1868, the Committee on Fisheries examined many witnesses, and gathered considerable valuable authentic information about the past and present condition of the shad fisheries of the State, and especially of the Connecticut river. That the shad had decreased in all the rivers, both in numbers and in size, was clearly established. Great differences of opinion prevailed as to the chief causes of these changes. Some asserted that in the Connecticut it was due solely to the pounds west of the mouth of the river, which had been introduced about the year 1849, and had increased in number on an average of two pounds each year from that date; at the time of the investigation there were thirty-six or thirty-seven pounds, extending from the mouth of the river as far as Clinton. Others declared that these changes were due mainly to the small mesh of the nets in common use, which caught the small fish. Others asserted that the dams alone were the cause. But unprejudiced parties came to the conclusion that all three causes operated to produce the result, and all required immediate regulation.

A law was thereupon passed for the more effectual regulation of the pounds, and the Commissioners were empowered to prescribe methods of closing the pounds and rendering them

inoperative during close time. The mesh of nets was enlarged and no mesh permitted, during the shad fishing season, less than two and a half inches square. A similar law was subsequently enacted in Massachusetts. At the same time the State last named, in compliance with its agreement, appropriated \$12,000.00 for the erection of a fish way at Holyoke. But under one pretext and another the prosecution of the work was delayed by the Water Power Company, and the Commissioners were finally compelled to resort to law for redress.

Under the direction of the Massachusetts Commissioners, Seth Green repeated his operations at Holyoke and hatched several millions of shad, commencing June 20, and ending July 12; when the heat was so excessive (84°) that the spawn were destroyed. By careful experiment he found that the limit above which shad could not be hatched was about 80° . Mr. Green's success led the Commissioners of Connecticut to purchase the right to use his patent hatching box, and it has been used every year since. Experiments in hatching shad were tried at Brockway's Reach by Mr. Henry Fox, but without success, as the operations were begun too late.

The Commissioners made efforts to procure black bass and white fish for the lakes and pounds of the State. They contracted for one thousand bass, but only one hundred and ten were delivered, which were placed in Middletown City Reservoir. The operations in white fish proved a failure.

FOURTH YEAR, BEGINNING MAY, 1869.

In September, 1869, William M. Hudson, Robert G. Pike, and Samuel Lord, were appointed Commissioners. During the year seventeen ponds were stocked with black bass, and preliminary steps were taken to procure a sufficient supply of salmon ova.

No attempts were made to hatch shad this year, the Commissioners deeming it best to await the results of the experiments of 1867 and 1868, before incurring further expense.

Young shad appeared in increased numbers, this year.

The work of this year was done mainly by the outgoing Commissioners. The new Commissioners did little beyond

surveying the field and qualifying themselves for an intelligent discharge of their duties in the future.

FIFTH YEAR, BEGINNING MAY, 1870.

During the year twelve more ponds were stocked with black bass.

To the great delight of our people, shad appeared in unusual abundance. "Such a run of shad in the river had not been seen for twenty years." On Sunday, the 22d of May, they appeared in the Sound, in immense shoals, near the surface of the water, making for the Connecticut River. On Monday morning over 28,000 shad of good size were taken from the pounds at or near Saybrook. The same day, at Lewis' pound, beyond Nuncatesick Point, 3,560 were taken at one time, being sevenfold the usual catch. At Haddam Island, 700 were taken at one haul of the seine. At Wethersfield, 900 were taken during the day. At Holyoke dam 450 were taken between four and five o'clock in the afternoon. At all the other fishing places on the Connecticut the catches were unusually large, and the fishing continued uncommonly good throughout the season. The average quality and size of the fish were also good.

Acting on the belief that this was the result of artificial hatching, the Commissioners continued their operations at Holyoke, and in seventeen days between June 20 and July 7, they hatched and turned into the river fifty-four millions of young fry.

It was ascertained on examination that there were several ponds and lakes in the State where land-locked salmon would thrive; and efforts were made to procure a supply from Grand Lake stream, in Maine. Out of 162,000 eggs which were allotted as the share of the State, only nine thousand healthy fry were hatched, fit for distribution. These were placed as follows, one thousand in each pond:

Rogers Pond,
Snipsic Lake,
Spectacle Pond,
East Hampton Pond,

New London County.
Tolland County.
Litchfield County.
Middlesex County.

Farmington River,	Hartford County.
Alexander's Lake,	Windham County.
Birmingham Pond,	New Haven County.
Naugatuck River,	New Haven County.
Quinnebaug River,	Windham County.

This list shows that all but one county in the State had its share.

During the year a thorough inspection of the principal rivers of the State was made by Commissioners Hudson and Pike. The Quinnebaug, the Shetucket, and the Farmington, were found to abound in long reaches of good spawning ground for salmon; and no dam was seen where fishways would be impracticable.

A convention of the New England Commissioners was held at Boston in April. The possibility of procuring salmon ova in greater quantities and at less cost, was fully considered, and the experiments, hereinafter described, were then agreed upon. The Penobscot was deemed the most promising source of supply.

Two thousand salmon ova from the Miramichi were laid down in the hatching house at Poquonock in the fall of 1870. From these, eighteen hundred and seventy-six fry were hatched, and on the 21st of April, 1871, placed in the tributaries of Broad Brook, a branch of the Quinnebaug. This was the first lot of salmon fry introduced by Connecticut Commissioners. In 1869 the Vermont Commissioners had put 2,000 into West River, near Brattleboro, and in 1870 they put 30,000 more into Williams River, near Bellows Falls.

From 10,000 salmon eggs purchased of Mr. Wilmot of Canada, 6,000 healthy fry were obtained, and distributed in about equal quantities in the Housatonic, Farmington, Shetucket, and Quinnebaug Rivers, above and below the dams.

The fishway at Birmingham, begun under the auspices of the first Commissioners, was completed this year over the dam which crosses the Housatonic.

An improved sentiment among the people was noted by the Commissioners in regard to fish culture and fish laws. The prejudice and incredulity formerly so prevalent seemed fast

disappearing ; and, what was very gratifying, many fishermen who had been prominent as scoffers, expressed a change of views, and offered to co-operate with the Commissioners in their work.

During the year Mr. Lord resigned his office of Commissioner, and Hon. James A. Bill, was appointed in his place.

SIXTH YEAR, BEGINNING MAY, 1871.

This year the work of stocking the waters of the State with black bass, was completed. The list of ponds so stocked, with the number of fish placed in each pond, and the date of introduction, is as follows :—

Date.	Place.	No. of Fish.
Sept. 1868,	Middletown City Reservoir,	110
July 27, 1869,	Job's Pond, Portland,	49
Oct. 12, "	Rogers' Pond, Lyme,	14
Aug. 10, "	Snipsic Lake, Rockville,	145
Aug. 23, "	Park Pond, Winchester,	123
Aug. 24, "	West Hill Pond, New Hartford,	129
Aug. 25, "	Toby, Pod Hill, Doolittle Ponds, Norfolk,	136
Sept. 11, "	Hartland Pond, Hartland,	119
Sept. "	Preston Lake, Preston,	20
Sept. 20, "	Coe's Brass Co. Pond, Torrington,	137
Oct. 1, "	South Coventry Pond,	110
Oct. 9, "	Cedar Lake, Chester,	122
Oct. 12, "	Hog Lake, Lyme,	32
Oct. 22, "	Cranberry Pond, Granby,	132
Oct. 28, "	Stonington Pond,	132
Nov. 19, "	West Hartford Reservoir,	68
Nov. 22, "	Collinsville Pond,	51
July 16, 1870,	Bethlehem Pond,	85
Aug. 12, "	Fountain Lake, Newtown,	113
Aug. 27, "	Umpawaug Pond, Reading Ridge,	120
Oct. 13, "	Loomis' Pond, East Lyme,	66
Oct. 13, "	Lake's Pond, Waterford,	67
Oct. 13, "	Gardner's Lake, Salem,	71
Oct. 18, "	Moosup Pond, Plainfield,	98
Oct. 18, "	Alexander's Pond, West Killingly,	40
Oct. 18, "	Killingly Pond,	30

Date.	Place.	No. of Fish.
Oct. 18, 1870,	Chestnut Hill Reservoir, Killingly,	- 30
Oct. 26, "	Woodstock Pond, - -	- 46
Oct. 26, "	Black Pond, Woodstock, - -	- 40
Aug. 23, 1871,	Middlefield Reservoir, - -	- 52
Aug. 23, "	Black Pond, Middlefield, - -	- 50
Aug. 23, "	Meriden Reservoir, - -	- 52
Aug. 29, "	Pistapaug Pond, lying in Wallingford, Durham and North Branford, - -	- 103
Aug. 30, "	Danbury Reservoir, - -	- 79
Sept. 5, "	Goshen Pond, - -	- 75
Sept. 6, "	Cream Hill Lake, North Cornwall, -	- 75
Sept. 6, "	Mashapaug Pond, Union, -	- 60
Total number distributed, - - -		- 2,981

In addition to these fish, in September, 1868, forty-nine striped bass (*Labrax lineatus*) were placed in Job's Pond, Portland, and in November, 1869, fifty-three of the same species in Rogers' Pond, Lyme.

Shad continued unusually abundant. At Saybrook, the great depot for the product of the pounds, the market was glutted; they were sold at ten cents apiece; and many were salted as in old times.

On the 15th of June, hatching operations at Holyoke were begun, and were continued twenty-five days. More than sixty millions of fry were hatched, and most of them turned into the river. About five millions were put into the Saugatuck, where they were formerly abundant, but had disappeared many years before. One and a half millions were also placed in Poquonnock river.

A number of fishermen on the Connecticut sent letters to the Commissioners testifying to a great increase of shad in the river, which they attributed solely to artificial hatching.

Allusion has already been made to the fact that the Commissioners of Massachusetts, Connecticut, and Maine, had determined to make an attempt to procure from the Penobscot salmon, a greater number of ova, and at less expense. Chas. G. Atkins, Esq., the Maine Commissioner, was made superintendent of the operations. Although this was the first

experiment of the kind ever made, it was eminently successful—reducing the price, the first year, more than fifty per cent. The plan agreed upon was, to buy live salmon of the Penobscot fishermen, transport them to some convenient pond, where they could be safely confined until the spawning season arrived: their ripe ova would then be taken and fecundated, and placed in the hatching house, until sufficiently developed for transportation, and ready for distribution to the States interested. This was an entirely novel and bold experiment; but the intelligence, ingenuity, and energy of Mr. Atkins, with the counsel and aid of the New England Commissioners, conquered all difficulties, and achieved a grand success. Connecticut's share of eggs was 21,750—costing \$18.09 per thousand. The experiment demonstrated that salmon could be confined in small ponds from June to November, without injury—and that the application of the milt to eggs, without the use of water, was the most effective method of fecundation. Mr. Atkins thus secured 96 per cent. against 65 per cent. by the wet process.

Of the share allotted to Connecticut, as above stated, eighty per cent. were hatched in good condition.

In addition to these, 10,000 Canada ova were purchased of Mr. Wilmot,—and not far from 24,500 fry were ready for distribution in May.

Of the previous year's supply of Salmon, eight thousand were deposited in the tributaries of the Housatonic, Farmington, and Quinnebaug.

SEVENTH YEAR, BEGINNING MAY, 1872.

The Salmon procured last year, were distributed as follows:

- 1,000 Farm River, North Branford.
- 600 Little River, Middletown.
- 5,000 Saugatuck River, Westport.
- 17,900 Quinnebaug tributaries.

The number of Shad had so increased this year, in the Connecticut, that the complaint of the fishermen was no longer of the scarcity, but of the cheapness of shad. They were so plen-

tiful, that prices proved unremunerative. 90,000,000 of ova were hatched at Holyoke, the greater portion of which were turned into the river. Several thousands were placed in the Mystic, and a similar number in the Saugatuck.

The Rhode Island Commissioners were allowed to take several thousands to scatter in that State.

At the request of the U. S. Commissioner, Prof. S. F. Baird, 2,000,000 of shad fry were sent, at his expense, to the West, and placed in rivers there; the Platte river, at Denver City, Colorado, being the farthest point West, to which they were carried.

Salmon breeding was continued on the Penobscot, by the Commissioners of Massachusetts, Maine, and Connecticut, now joined by Rhode Island, under the direction of Mr. Atkins, and with increased success. Preparations had been made for procuring a still larger number of salmon eggs to accommodate Prof. Baird, who, attracted by the previous year's success of the Commissioners, desired to join in the expense, and share in the results. About 1,500,000 eggs were secured. The share belonging to this State was increased by a gift by Prof. Baird, from his portion, and so amounted to 260,000. Of these, about twenty-five per cent. were destroyed on their way from the hatching house, at Bucksport. The cost of ova this year, was less than \$5.00 a thousand!

Three salmon were caught this year, one female, weighing seven and three-quarter pounds, caught outside near the mouth of the Connecticut; another female, weighing twelve pounds, caught near Old Lyme, and a third, a grilse, weighing one pound, caught near Hadlyme. Such fish had not been seen in the Connecticut for many years.

EIGHTH YEAR, BEGINNING MAY, 1873.

In May, 1873, the 260,000 salmon ova, laid down in the hatching boxes the previous fall, had hatched well, and were distributed as follows:

Naugatuck	River,	-	-	-	4,500
Southport	"	-	-	-	4,500
West	"	-	-	-	10,000

Farmington	River,	-	-	-	40,000
Mystic	"	-	-	-	51,000
Housatonic	"	-	-	-	70,000
Farmington	"	-	-	-	50,000
West	"	-	-	-	15,000
North Branford	"	-	-	-	35,000
Qinnebaug	"	-	-	-	10,000
Total distributed,					244,000

It will be seen that of these, 115,000 were placed in the tributaries of the Connecticut.

Shad hatching began at Holyoke, under your Commissioners, June 21, and continued to August 1. Forty-four millions were hatched, of which 40,000,000 were placed in the Connecticut; and the rest were left at the disposal of the U. S. Commissioner, at whose expense the hatching season was prolonged beyond the usual period. The fishway over the dam at Holyoke was completed this year.

Operations on the Penobscot were continued with increased success. The U. S. Commissioner joined in the expense with Massachusetts, Vermont, New Hampshire, and Connecticut.

Previous to this year it had been the custom of the Commissioners of this State, as in other States, to distribute the salmon fry to different rivers, giving each section of the State a share. The quantity thus allotted to each river was consequently small; and, in view of the extent of the rivers in which they were placed it was inadequate to produce any perceptible results. It was therefore decided by the Commissioners of the States interested in the Connecticut, to concentrate their efforts for a time upon this river, by placing in its tributaries all the fry they could procure. It was believed by all, that the prospects of success would be thereby improved, and the problem of re-stocking depleted waters with salmon, sooner and more satisfactorily determined. With the salmon once restored to one river in our State, the stocking of other rivers would be comparatively inexpensive and easy.

2,330,000 of salmon ova were the product of Mr. Atkins' labors this year. Of these our State had 472,000, Massachusetts 276,000, Vermont 30,000, and New Hampshire 155,000.

The cost was reduced to the remarkably small sum of two dollars and seventy cents a thousand! Only four years before they could not be purchased at less than forty dollars in gold per thousand! It should be noted that the share which came to this State was increased by the gift of 175,000 from Prof. Baird. In addition to these, Prof. Baird also allotted to Connecticut 110,000 California salmon ova, of which 51,000 were hatched out in good condition; 21,000 of them were placed in the tributaries of the Connecticut, 24,000 in the tributaries of Mill river near New Haven, and the rest, about 6,000, were lost on their way to Colebrook.

The United States, Massachusetts, and Connecticut Commissioners, united in a plan for procuring land-locked salmon in larger quantities. It was a plan without precedent, and proved only partially successful; 50,000 eggs were procured, of which our State had 6,000, all of which were placed the following year in the feeders of Wauramaug lake.

NINTH YEAR, BEGINNING MAY, 1874.

From the 29th of June to the 16th July of this year, shad hatching was carried on at Holyoke in behalf of our State,—44,000,000 of fish were procured. Profs. Baird and Milner coöperated in the work, and shared in the expense. All but about 2,500,000, which were taken by Prof. Baird, were placed in the Connecticut. Of those taken by Prof. Baird, 675,000 were returned to the Connecticut by him, as follows:

1874—July 15, Bellows Falls, Vt.,	-	-	215,000
July 22, Putnam, Conn.,	-	-	110,000
July 27, Bellows Falls, Vt.,	-	-	140,000
Aug. 1, Bellows Falls, Vt.,	-	-	120,000
Aug. 6, Bellows Falls, Vt.,	-	-	30,000
Aug. 7, Smith's Ferry, Mass.,	-	-	60,000
			<hr/>
			675,000

Experiments in hatching shad in brackish water and salt water, were tried by Prof. Milner, and failed.

The number of shad caught in this State this year was unusually large, and they were correspondingly cheap.

300,000 Sacramento salmon eggs were allotted by Prof. Baird to Connecticut in the fall of this year. 270,000 hatched in good order, and were distributed in December, 1874, as follows :

Shetucket,	-	-	-	-	50,000
Cocnochoogue,	-	-	-	-	50,000
Butter Brook,	-	-	-	-	50,000
Farmington,	-	-	-	-	70,000
Farm Run, about	-	-	-	-	50,000
					<hr/> 270,000

The distribution of last year's Penobscot salmon, was as follows :

May 13, 1874, in the Quabaug river, a branch of the Chicopee,	-	-	-	-	-	10,000
May 13, 1874, in the Connecticut river near Bradford, Vt.,	-	-	-	-	-	8,000
May 13, 1874, in the Moose, a branch of the Passumpsic, near West Concord,	-	-	-	-	-	10,000
May 13, 1874, in the Wheelock, branch of the Passumpsic, near Lyndonville,	-	-	-	-	-	20,000
May 15, 1874, in the Connecticut river, near Barnet, Vt.,	-	-	-	-	-	50,000
May 19, 1874, in the Quabaug, near Palmer,	-	-	-	-	-	50,000
May 21, 1874, in the Wells river, Vt., near the junction,	-	-	-	-	-	50,000
May 25, 1874, in the Connecticut at McIndoes Falls, half above and half below the falls,	-	-	-	-	-	50,000
May 29, 1874, in the Connecticut river, near Newbury, Vt.,	-	-	-	-	-	50,000
June 1, 1874, in Saxton's river, near Bellows Falls,	-	-	-	-	-	10,000
June 2, 1874, half a mile below Wells River Junction,	-	-	-	-	-	50,000
Total,	-	-	-	-	-	<hr/> 358,000
Mr. Fletcher about the same time placed in the tributaries of the Connecticut,	-	-	-	-	-	100,000
Total,	-	-	-	-	-	<hr/> 458,000

In compliance with the previous understanding of the New England Commissioners other deposits of salmon fry were made in the Connecticut about the same time, as follows :

Vermont, May 24, 1874, in White river, Royalton, Vt.,	15,000
May 24, 1874, in Lamoille river, Georgia, Vt., - -	70,000
June 15, 1874, in Dog river, Northfield, Vt., - -	60,000
June 15, 1874, in Connecticut river, Charlestown, Vt., -	15,000
Total, - - - - -	160,000
Massachusetts put into Westfield river, - - -	50,000
Massachusetts put above Bellows Falls, - - -	221,000
Total, - - - - -	271,000
New Hampshire put into the upper tributaries of the	
Connecticut, - - - - -	300,000

RECAPITULATION.

Connecticut, - - - - -	458,000
Vermont, - - - - -	160,000
Massachusetts, - - - - -	271,000
New Hampshire, . - - - -	300,000
Total, - - - - -	1,189,000

Smolts, six inches long, were caught in the Farmington this year, and their condition was all that could be desired.

The operations for procuring land-locked salmon at Sebec Lake were again only partially successful. Connecticut's share of the product was only 15,000 ova. These were distributed as follows:

Crystal Lake, - - - - -	5,000
Hog Lake, - - - - -	5,000
Pocotopogue Lake, - - - - -	5,000
Total, - - - - -	15,000

Mr. Atkins continued operations on the Penobscot with still increased success; 3,039,000 eggs were the product of his labors. Connecticut's quota was 360,000; the cost was reduced to the remarkably small sum of two dollars per thousand! Prof. Baird allotted to the State 150,000 more, but by some misunderstanding, only a little over half this number (78,000) were delivered. The other half were sent to Livingston Stone, Esq., and were afterwards hatched by him and placed in the Connecticut.

TENTH YEAR, BEGINNING MAY, 1875.

In last year's report reference was made to the unsatisfactory results of the two years' efforts to procure land-locked salmon from Sebec Lake, under the superintendence of Mr. Leonard. At a meeting of the New England Commissioners at Boston, this year, it was agreed to place the management in future under Mr. Atkins, whose success in salmon breeding has been so frequently noted in our reports. Mr. Atkins attempted the duty and immediately made preparation for his work. He changed the ground of operations from Sebec Lake to Schoodic Lake; 2,628 fish were caught and pounded; 1,055 were males, 1,571 females, and two were doubtful. From this stock 900,000 eggs were obtained. Of these 145,000 belonged to this State, to which Prof. Baird added 14,000, making the whole number 159,000, which were divided equally between the Westport Hatching House and the Waltonian. They arrived in good condition, hatched with little loss, and were distributed late in the Spring, as follows:

Spectacle Pond, South Kent,	-	-	10,000
Long Lake, Winsted,	-	-	10,000
Twin Lakes, Chapinsville,	-	-	10,000
Wanouscoponus Lake, Lakeville,	-	-	10,000
Smith Pond, Norfolk,	-	-	10,000
Waramaug Lake, Warren,	-	-	10,000
Mount Tom Lake, Litchfield,	-	-	7,500
Bantam Lake, Litchfield,	-	-	7,500
Beach Pond, Voluntown,	-	-	10,000
Hampton Pond, East Hampton,	-	-	10,000
Snipsic Lake, Rockville,	-	-	10,000
Rogers' Lake, Lyme,	-	-	10,000
Shetucket waters, Windham,	-	-	10,000
Gardiner's Lake, Salem,	-	-	10,000

Of the 438,000 Penobscot salmon eggs laid down in the Westport hatching house, last year, there were hatched out about 310,000, which were distributed as follows:

Housatonic river, at New Milford,	-	50,000
Farmington river, at New Hartford,	-	200,000

A small river at Guilford,	-	10,000
Mill river, at Southport,	-	10,000
Saugatuck, at Westport,	-	10,000
Natchaug, at North Windham,	-	30,000

The number of salmon eggs sent from McLoud river, California, allotted to this State by Prof. Baird this year was 480,000. They arrived at the Westport hatching house Oct. 15, 1875, after an eight days' trip across the continent; only about 12,500 were dead. The good ones were placed in the hatching boxes, and by the middle of December (1875), they were hatched and ready for distribution. They were placed as follows :

Natchaug river, North Windham,	-	50,000
Housatonic river, New Milford,	-	110,000
Farmington river, New Hartford,	-	300,000
Total,	-	460,000

Operations on the Penobscot the past year gave Connecticut 320,000 salmon ova, to which were added 110,000, the gift of Prof. Baird. They were laid down at the Westport hatching house in March and April of this year, and have hatched out in good order. They are at this time nearly ready for distribution.

In the hatching, and especially in the transportation of young fry, under the direction of the Commissioners, great credit is due to Mr. George Jelliffe, the efficient superintendent of the Westport hatching establishment, for the energy, fidelity, and great intelligence with which he has discharged his duties. Thanks are also due to E. M. Lees, Esq., of Westport, for the valuable assistance he has repeatedly and with great courtesy, rendered the Commissioners in the discharge of their duties at Westport.

The hatching of shad was not undertaken this year, on the part of this State, much to the regret of the Commissioners. Preparations have to be made for the work early in June, and operations should commence by the middle of June. The State appropriation was delayed beyond the usual time, last

year, and when it was finally granted, the season had passed. It is hoped that earlier action on the appropriation, at the present session, will enable the Commissioners to continue this all-important work in June. The quantity of shad during the year, was abundant, and prices were low. A like abundance appeared in the Hudson River, as will be seen from the following letter from Hon. R. B. Roosevelt, a gentleman of the highest intelligence in all matters pertaining to fish culture.

To the Editor of the Tribune.

SIR:—"The Superintendent of Fisheries of the New York Commission sent his men to the Hudson River, on the 19th of May last, to commence the usual operations of shad hatching. The results of the work done during the past six years, seem fully to justify the most sanguine promises of fish culturists. The public press has lately had a number of articles upon the actual "glut of shad," which has existed in our markets this year. Such an event has not been recorded in a quarter of a century, during a large portion of which time the population was much less than it is now, and when operations, in the propagation of shad, were first commenced, the fisheries had been so far exhausted, that in many places they were being abandoned. So notable a change is remarkable and gives encouragement for a still higher development of this branch of natural food resources. Shad have been selling in country districts throughout the State of New York, for 20 cents apiece, not puny specimens, but fair-sized fish, weighing from four to six pounds each. In the city they have been a drug, and almost unsalable, at anything like ordinary prices. The fishermen do not receive much benefit from this condition of affairs, although the yield is far larger than heretofore, but the people feel the difference in spite of the continued extortions of middlemen, who are a dead weight upon the food-producing interests of our country. I have a letter before me now which says that the fishermen are taking 6,000 shad a day at Barrytown, whereas three years ago, 600 was accounted a large average." Yours, very respectfully,

ROBERT B. ROOSEVELT,

Commissioner of Fisheries.

New York, May 25, 1875.

In view of all the circumstances under which the Commis-

sioners commenced and continued their labors, it is believed that in the foregoing brief retrospect of the work accomplished by them, as great a measure of success will be found as could have been reasonably looked for. The task imposed upon them was, in most respects, novel, and the way to do it was obscure. True, they were encouraged by great successes in kindred enterprises in foreign lands. But were the conditions the same here as there? Could salmon fry be procured in sufficient quantities to repeople our barren waters? Would not the expense of procuring them be too great to warrant the experiment? And then, with abundance of cheap fry, were our waters in such a condition as to ensure their preservation and growth? That salmon would pass through fish ways was demonstrated beyond a doubt; but would shad pass through them? And could shad be artificially hatched like the salmon and the trout? Would a new colony of salmon planted in a river, and in due time, migrating to salt water, be able to return without old salmon to pilot them back? Should all the questions be answered favorably, would it be safe to permit the pounds to remain, or must they be prohibited entirely?

In groping their way to a solution of these important questions, mistakes have been made from time to time, but not more than might have been expected in such an unexplored field of labor. The mistakes, however, were not always un-mixed evils—for they frequently led to more correct views, and better plans for the future. It is believed that no expense has been incurred which has not met with an equivalent return—indeed much more than an equivalent return. A store of practical information has been gained that will be of incalculable value in future operations, for a wider and more complete scheme for protecting and increasing food fishes in our waters. Most of the doubts that met us at the threshold of the work have been solved. It is demonstrated that salmon fry can be procured in sufficient quantities for re-stocking our rivers, and at a cost comparatively trifling: that shad can be spawned artificially, as easily as other fish, and hatched far more rapidly: that ova and young fry can be transported

thousands of miles without injury. It cannot be doubted too, that the average weight of the shad can be increased, or rather that it has already been increased, but whether this is due to the enlarged mesh of the nets, or to the selection of good spawners in artificial hatching at Holyoke, has been a matter of some dispute. Doubtless it is due to both causes, but mainly to artificial hatching.

Your Commissioners believe that their operations with shad alone, have resulted in a grand success which pays our people annually ten fold all that it has cost.

With regard to salmon the problem of restoration yet remains in many respects unsolved. It was believed at first that the planting of a few thousand fry, for three or four years in succession, would surely bring back the salmon. But this was a great mistake. The small quantity of fry planted was wholly inadequate to the purpose. This fact was not so clear to the Commissioners in the beginning; but gradually it became the conviction of all the New England Commissioners. It is only within the last three years that the experiment can be considered as fairly initiated and adequately continued. From a letter to the Commissioners, written by Mr. Atkins under date of January 14, 1876, we quote as follows:

“It is too early to pass judgment on the success of the experiment of stocking other rivers with Penobscot salmon. The number planted in 1872 was too small to expect much from. The first batch, embracing adequate numbers, was let loose in June, 1873. Nothing that we know of the biology of salmon warrants us in expecting their return before 1876, and it is quite as likely that they may stay at sea until 1877. Thomas Ashworth, owner of the Galway Fishery, reached the conclusion that it took, on the average, four years to produce a seven-pound salmon. It is not impossible that our salmon may be five years in reaching the weight of eleven or twelve pounds, which is their average when they first return to the Penobscot from the sea, and that consequently the first fruits of the planting of 1873 may not be reaped until 1878.”

The experience of Mr. Atkins with salmon, his extensive

knowledge of fish culture, and especially of what has been done in the production and restoration of salmon, here and in Europe, gives great weight to his opinion; and the Commissioners feel greatly encouraged to continue their hatching operations on the Penobscot at least two years longer, or until the experiment, now fairly under way, becomes a clearly defined failure or success. During the period we have been reviewing, there has been a remarkable progress in all that relates to the cultivation, restoration, and protection of food fishes. The interest in the good work is extending all over the United States. As early as 1870 the National Government, encouraged by the success of the New England and New York Commissioners, authorized the President to appoint a Commissioner of Fisheries to investigate the subject and report to Congress, and the several departments of Government were ordered to render him all necessary aid in the prosecution of his labors. Many States, too, have engaged in the work, as evidenced by the long list of Commissioners appended to this report. And just here we may say that our intercourse with these Commissioners has been, with many, most intimate; with all most agreeable and profitable. They are gentlemen of great culture and ability, and devoted to the work. In such hands fish culture cannot fail of the most successful development.

The pounds have been a continual cause of trouble to your Commissioners. At the beginning of their work it was believed that they were very destructive to the river fisheries, and that either the pounds or the shad must disappear. But for artificial hatching at Holyoke this would have been the necessary alternative. It is not unlikely that the immense numbers hatched at Holyoke may obviate the necessity of abolishing the pounds; *that is, if they will submit to a proper regulation.* How it will be when salmon begin to run, your Commissioners are not prepared to say. For the past two years both pounds and river nets have had good catches of shad, and so long as all fishing interests are profitable, any interference on the part of the Commissioners would be impolitic and unjust. The pound men appeared in great force

before the Legislature last year and procured a repeal of the act whereby the pounds were prohibited; and now there is little or no restraint imposed upon any fishermen except in limiting the season of fishing, regulating weekly close time, and limiting the size of the mesh of their nets. A law was also enacted last year providing for a report of all fish caught in the State. Many blanks for such returns have been called for, and it is hoped that when they are filled up and returned to the Commissioners, as the law provides, they will afford much valuable information in regard to the number and kind of food fishes caught in the waters of our State.

The Commissioners have collected a great deal of information about the ponds of the State, which is not yet complete, but it is expected that they will be able next year to present an exhaustive report upon the subject, with such information about the character of each pond as will materially aid in developing its full capacity for the production of fish.

The fishway over Greenville dam was completed last spring and an immense number of alewives, trout, black bass, eels, and other fish passed through it; but no shad were seen in it, although there were rumors that shad had been seen and caught above the dam.

Everything has been done by the Massachusetts Commissioners to make a perfect fishway at Holyoke. That shad can ascend its current has been demonstrated beyond a doubt; and where shad go, the more vigorous salmon can easily push his way. The great trouble with the fishway was that the shad would not enter it, although the approaches to it seemed natural and easy. Commissioner Brackett altered the entrance last year, and shad were seen passing through it.

The financial statement is hereto appended.

WM. M. HUDSON,	} <i>Commissioners</i>
ROBERT G. PIKE,	
JAMES A. BILL,	
	<i>on</i>
	<i>Fisheries.</i>

FINANCIAL STATEMENT.

Balance on hand, May 1, 1875,	-	-	-	-	-	\$676.45
Appropriation, May Session, 1875,	-	-	-	-	-	5,000.00
						<hr/> \$5,676.45

1875.

July 22. Paid Westport Trout Association for hatching salmon eggs, and transporting young fry,	-	\$779.17
28. Paid Chas. G. Atkins, Penobscot salmon ova,	-	500.00
Oct. 18. Express charges on California salmon ova,	-	382.75

1876.

Jan. 10. Westport Trout Association, hatching and distrib- uting young California salmon,	-	-	-	656.45
May 10. Printing and stationery,	-	-	-	40.25
16. Westport Trout Association, hatching and distrib- uting young salmon,	-	-	-	560.78
17. Waltonian Association, hatching and distributing young salmon,	-	-	-	122.25
10. Wm. M. Hudson, expenses,	-	-	-	350.64
“ “ Com. pay,	-	-	-	345.00
10. Robert G. Pike, expenses,	-	-	-	42.39
“ “ Com. pay,	-	-	-	354.00
10. James A. Bill, expenses,	-	-	-	187.50
“ “ Com. pay,	-	-	-	189.00
				<hr/> \$4,510.18
Balance on hand May 17, 1876,	-	-	-	\$1,166.27

There are now remaining in the hatching-house more than 400,000 young salmon, soon to be distributed, the expense of which should be deducted from this balance, but cannot be given until after the operation is completed.

APPENDIX.

LAW OF 1871.

CHAPTER XCVIII.

An Act amending Article II, Chap. IV, Title 16, of the General Statutes of the State of Connecticut, being an Act relating to Fisheries.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. No person shall set or use any pound, weir, or other similar fixed contrivance for catching fish, in any of the waters of this State, until the owner or owners thereof shall have delivered to the fish commissioners, or to some one of them, a description of the same, specifying the place on the shore where it is to be set, the name of the owner or owners, and the name by which such pound, weir, or other similar fixed contrivance, shall be called by such owner or owners; said commissioners shall number them in the order that such descriptions are delivered to them, and the number of each, painted in black figures, each figure not less than six inches long, and four inches broad, on a light ground, shall be set and maintained in a conspicuous place at the land end of its leader, and at the seaward end, or near the outer bowl.

SEC. 2. Any smolt, grilse, or salmon, caught in any pound, weir, or net of any kind, and being less than nine pounds in weight, shall, if alive when caught, be immediately released by the person or persons who shall catch the same, and such person or persons shall without delay report such fact to some one of the fish commissioners.

SEC. 3. The owner or owners of every pound, weir, or other similar fixed contrivance, or of any fishing pier, seine, drag, or gill net, used in any of the waters of this State for fishing purposes, shall make written report to some one of the fish commissioners,

on or before the first day of October, in each year, specifying the number of shad caught by his or their respective pounds, weirs, or other similar fixed contrivances, piers, seines, drag or gill nets, also the number of each other kind of edible fish so caught by them, between the fifteenth day of April, and the twenty-fifth day of June in each year.

SEC. 4. No net having a mesh less than two and one-half inches square, shall be used for the leader, heart, or bowl of such pound, weir, or other similar fixed contrivance, or for such seine, drag or gill net, at any time in the year prior to June twenty-fifth, unless by the permission of the fish commissioners first obtained; but such provisions shall not apply to fyke fishing, or to pounds set for the purpose of catching white fish, between Hammock point in Clinton, and Pond point in Milford, or between the mouths of the Connecticut and Thames rivers.

SEC. 5. It shall be the duty of the fish commissioners, to furnish each owner or proprietor of any pound, weir, or similar fixed contrivance, pier, seine, drag or gill net, on or before the fifteenth day of March in each year, with suitable blank forms for the reports of catch, required by section three, so arranged that the catch of each day of fishing may be separately recorded thereon; and in filling out such reports, such owner or owners shall give the results of each day's fishing, as far as practicable, and it shall be the duty of such owner or proprietor to apply to the fish commissioners for such blank forms.

SEC. 6. The owner or owners of all pounds, weirs, or other similar fixed contrivances for catching fish, shall from six o'clock on Saturday evening, until six o'clock on Monday morning next following, during the entire period of time from April first to June twenty-fifth inclusive, in each year, raise and keep out of water, at least thirty feet of the outer or seaward end of the leader, and a net or apron of at least twenty feet in length, shall be so arranged to the satisfaction of the fish commissioners, at not more than ten feet from the mouth of the bowl of every pound, as to prevent shad or other fish from entering the same, in following the line of the leader, which shall not in any case be more than one hundred rods in length to any pound, situated between the mouth of Connecticut river and Cornfield point, in the town of Old Saybrook.

SEC. 7. No person shall use or draw any seine, drag, gill, or other net, in any of the waters of this State, between the hours of six o'clock on Saturday evening and six o'clock on Sunday evening

next following, from April fifteenth to June twenty-fifth inclusive, in each year.

SEC. 8. Any person who shall wilfully and knowingly violate any of the provisions of this act, or who shall neglect and refuse to give to the fish commissioners the information required by section three (above), in the manner therein required, shall, on conviction thereof, be punished by a fine not exceeding two hundred dollars.

SEC. 9. Sections one, two, three, four, five, six, seven, eight, and nine, of article two, chapter four, title sixteen, of the general statutes of the State of Connecticut, are hereby repealed, and all acts and parts of acts inconsistent herewith, are hereby repealed.

Approved, July 22d, 1875.

CHAPTER XXVI.

An Act in Addition to Article 2, Chapter IV, Title 16, of the Revised Statutes, pertaining to Fisheries.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. The time for taking shad in the Connecticut, Housatonic, Thames, or Shetucket Rivers, or any of the waters of this State, shall be from the first day of March, to the twenty-fifth day of June of each year.

SEC. 2. No person shall take from the Connecticut, Housatonic, Thames, or Shetucket rivers, or any of the waters of this State, any shad at any other time than between the first day of March, and the twenty-fifth day of June, in each year, under a penalty of not more than fifty dollars for each offence, one-half to be paid to any informer, and one-half to the town where such offence is committed.

SEC. 3. This act shall take effect from its passage.

Approved, July 2d, 1875.

CHAPTER LX.

An Act in Addition to, and in Alteration of an Act relating to Seine Inspectors.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Every seine inspector shall be entitled to receive the sum of one dollar for every seine inspected by him, as required by section twenty-three, title sixteen, chapter four, of the general statutes of this State; said fee to be paid by the owner or owners of the seine so inspected.

Approved, July 20th, 1875.

CHAPTER LVI.

An Act in Addition to an Act relating to Fisheries.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. No person shall catch any brook trout except with a hook and line, nor sell, expose for sale, purchase, catch, or have any trout in his possession, except from the fifteenth day of April, to the first day of July: *Provided*, that any person may take trout in waters owned by him, for the purpose of stocking other waters, or take and sell any trout reared in such waters.

SEC. 2. Every person violating the provisions of the preceding section, shall forfeit for each offence, not less than three nor more than fifty dollars, half to any informer who shall prosecute the same to effect, and half to the town in which the offence is committed, or be imprisoned in the county jail not exceeding thirty days, or such fine and imprisonment both at the discretion of the court having cognizance of the offence. This act to take effect from and after its passage.

SEC. 3. Section six, of part three, of chapter four, title sixteen, of the general statutes, be and the same is hereby repealed.

Approved, July 17th, 1875.

COMMISSIONERS OF FISHERIES.

United States.

Prof. Spencer F. Baird,	} Smithsonian Institute, Washington, D. C.

Dominion of Canada.

W. F. Whitcher,	Ottawa.
W. H. Venning,	St. John.
Inspector of Fisheries for New Brunswick and Nova Scotia.	

Maine.

E. M. Stilwell,	Bangor.
Henry O. Stanley,	Dixfield.

New Hampshire.

Oliver H. Noyes,	Henniker.
John S. Wadleigh,	Laconia.
A. C. Fifield,	Enfield.

Vermont.

M. C. Edmonds,	Weston.
M. Goldsmith,	Rutland.

Massachusetts.

Theodore Lyman,	Brookline.
E. A. Brackett,	Winchester.
Asa French,	South Braintree.

Connecticut.

William M. Hudson,	Hartford.
Robert G. Pike,	Middletown.
James A. Bill,	Lyme.

Rhode Island.

Newton Dexter,	Providence.
Alfred A. Reed, Jr.,	Providence.
John H. Barden,	Scituate.

New York.

Horatio Seymour,	Utica.
Robert B. Roosevelt,	New York City.
Edward M. Smith,	Rochester.

Michigan.

J. J. Bagley,	Detroit.
George H. Jerome,	Niles.
George Clark,	Ecorse.
Andrew J. Kellogg,	Allegan.

New Jersey.

J. R. Shotwell,	Rahway.
G. A. Anderson,	Trenton.
Dr. Howell,	_____.

Virginia.

A. Moseley,	_____.
Dr. W. B. Robertson,	Lynchburg.
M. G. Ellzey,	_____.

Alabama.

Charles S. G. Doster,	Montgomery.
Ro. Tyler,	Montgomery.
D. R. Hundly,	Courtland.

California.

B. B. Redding,	Sacramento.
S. R. Throckmorton,	San Francisco.
J. D. Farewell,	San Francisco.

Pennsylvania.

H. J. Reeder,	Easton.
R. L. Hewitt,	Holidaysburg.
J. Duffy,	Marietta.

Ohio.

John Hussy,	Lockland.
John H. Clippart,	Columbus.
E. T. Sterling,	Cleveland.

Maryland.

F. B. Ferguson,	Baltimore.
P. W. Downes,	Denton.

Iowa.

Sam B. Evans,	Ottumwa.
B. F. Shaw,	Anamosa.
Charles A. Haynes,	Waterloo.

Minnesota.

R. O. Sweeny,.....	St. Paul.
A. W. Latham,.....	Excelsior.
Horace Austin,.....	St. Paul.

Wisconsin.

A. Palmer,.....	Boscobee.
William Welch,.....	Madison.
Dr. J. R. Hay,.....	Racine.





CONNECTICUT HOSPITAL FOR INSANE.
AT MIDDLETOWN.

The Engraver

TENTH ANNUAL REPORT

OF THE

BOARD OF TRUSTEES

OF THE

Connecticut Hospital for the Insane

OF THE

STATE OF CONNECTICUT,

WITH

SUPERINTENDENT'S AND TREASURER'S REPORTS;

Presented to the General Assembly at its Session in May, 1876.

By Order of the General Assembly.

MIDDLETOWN, CONN.

FELTON & KING, STEAM BOOK AND JOB PRINTERS.

1876.

OFFICERS OF THE HOSPITAL.

BOARD OF TRUSTEES.

CHARLES R. INGERSOLL,	-	-	-	-	-	NEW HAVEN.
ROBBINS BATTELL,	-	-	-	-	-	NORFOLK.
SAMUEL LYNES, M. D.,	-	-	-	-	-	NORWALK.
H. SIDNEY HAYDEN,	-	-	-	-	-	WINDSOR.
LUCIUS S. FULLER,	-	-	-	-	-	TOLLAND.
SAMUEL G. WILLARD,	-	-	-	-	-	COLCHESTER.
JOSEPH D. BATES,	-	-	-	-	-	DANIELSONVILLE.
RICHARD S. FELLOWES,	-	-	-	-	-	NEW HAVEN.
HENRY WOODWARD,	-	-	-	-	-	MIDDLETOWN
BENJAMIN DOUGLAS,	-	-	-	-	-	MIDDLETOWN.
JOSEPH CUMMINGS,	-	-	-	-	-	MIDDLETOWN.
JULIUS HOTCHKISS,	-	-	-	-	-	MIDDLETOWN.

M. B. COPELAND, MIDDLETOWN,	-	-	-	<i>Treasurer.</i>
E. C. SEGUIN, M. D., NEW YORK,	-	-	-	<i>Pathologist.</i>

RESIDENT OFFICERS.

ABRAM MARVIN SHEW, M. D.,	<i>Superintendent and Physician.</i>
WINTHROP B. HALLOCK, M. D.,	<i>First Assistant Physician.</i>
CALVIN S. MAY, M. D.,	<i>Second Assistant Physician.</i>
FRANK B. WEEKS,	<i>Clerk.</i>
CLINTON W. WEATHERBEE,	<i>Farmer.</i>
MRS. MARY HALLOCK,	<i>Matron.</i>
MRS. MARGARET DUTTON,	<i>Assistant Matron.</i>

All communications relative to the admission, etc., of Patients, should be addressed to the Superintendent. Blanks will be furnished on application.

TRUSTEES REPORT.

*To the Honorable, the General Assembly
of the State of Connecticut:*

THE TRUSTEES OF THE CONNECTICUT HOSPITAL FOR THE INSANE have now the honor to submit their Tenth Annual Report to the 31st of March, 1876, together with the interesting and suggestive report of the Superintendent, including tabulated statements of admissions, discharges, deaths, nationalities, &c. A description of the Hospital and its history during its first ten years, with a summary of its benevolent work, have been added in a separate article by Dr. Shew.

The largest number of patients on any one day was four hundred and sixty-four (464). The smallest number on any one day was four hundred and forty (440). These figures show that the Hospital has been full—it is only just to say *crowded*, during the whole twelve months past.

Those in charge appreciate the desire of the town officials to have all of their insane accommodated, and realize how natural are expressions of disappointment when, owing to the crowded condition of the wards, their special cases cannot, at once, on the occasion of need, be promptly admitted.

Patients are received in turn according to dates of application. There are now fourteen (14) waiting for room on the male side, and fifty-one (51) for the female department.

The question of the future provision of accommodation for the insane is an important and interesting one to every legislator and benevolent man.

During the year Miss Dix acceded to the wishes of your Board for a likeness of herself, and generously gave to the Hospital an oil portrait, richly framed. It hangs in the Trustee's room, and is a beautiful reminder of her continued interest in the prosperity of the Connecticut institution, which in its inception owed so much to her wise counsel and self-sacrificing efforts to secure its successful organization.

A large amount of work has been done in grading the grounds in front of the buildings, and a much-needed enlargement has been made to the laundry and boiler house, which has added sleeping rooms for the work people, a reading room, repair shop, &c., &c.

The Hospital income has sufficed to meet the ordinary expenses and repairs of the institution, and to make the above improvements. The report of the Treasurer is appended to this.

The attention of the Legislature is respectfully called to the fact that in some instances, the Poor of a town have been "farmed," outside of its borders, to other towns. Difficulties have thereby arisen in collecting dues from Contractors, and several hundred dollars are in arrears, which your Hospital would have received but for the complications growing out of the practice here complained of.

It is a satisfaction to acknowledge the almost universal promptness with which the Town officials have paid the bills of the patients.

Our physicians and other resident officers have been faithful in their duties.

It should be mentioned in this report, that there are forty (40) patients, thirty-three (33) males and seven (7) females of the criminal class, in the Hospital.

The official terms of the members from Litchfield and Fairfield Counties expire this spring.

For the constant blessing of God, which has attended this Hospital during the past year, the Trustees feel ever grateful and encouraged.

All of which is respectfully submitted.

CHARLES R. INGERSOLL,	New Haven.
ROBBINS BATTELL,	Norfolk.
SAMUEL LYNES, M. D.,	Norwalk.
H. SIDNEY HAYDEN,	Windsor.
LUCIUS S. FULLER,	Tolland.
SAMUEL G. WILLARD,	Colchester.
JOSEPH D. BATES,	Danielsonville.
RICHARD S. FELLOWES,	New Haven.
HENRY WOODWARD,	Middletown.
BENJAMIN DOUGLAS,	Middletown.
JOSEPH CUMMINGS,	Middletown.
JULIUS HOTCHKISS,	Middletown.

April 1st, 1876.

SUPERINTENDENT'S REPORT.

*To the Board of Trustees of the
Connecticut Hospital for the Insane :*

GENTLEMEN :—Agreeably to custom, I herewith submit the usual tables with the details and statistics of the Hospital, for the year ending March 31st, 1876. The number of persons under treatment exceeds that of any previous twelve months. The general health of officers, employes and patients has been good; fewer changes have occurred among those engaged in the work, and consequently more efficient service has been rendered.

In keeping the records and preparing tables therefrom the same rules are observed as in former years. Without these precautions the tabulated statistics or any deductions based upon them would be worthless. For instance, at some Hospitals it is customary to discharge a patient when he leaves the building and to re-admit him on a new number whenever returned. Thus an individual, suffering from periodical insanity, may leave the Hospital and return several times during twelve months and appear on the records each time as a new admission. To avoid error, it has been our custom to record such cases as "home on a visit," or "on trial." At the end of the year the records are balanced and all persons accounted for. Thus the number of admissions represents an equal number of persons; this rule applies to discharges and recoveries.

At the date of the last report there were remaining four hundred and fifty (450) patients, of whom two hundred and nineteen (219) were males, and two hundred and thirty-one (231) were females. There have been since admitted to this date, one hundred and sixty-six (166) patients; one hundred and eight (108) males, and fifty-eight (58) females.

Of this whole number, six hundred and sixteen (616); forty-five

(45) were discharged recovered, forty-six (46) improved, thirty-two (32) stationary, and thirty-three died. The daily average during the year is 452.64. The smallest number present on any day was four hundred and forty (440). The largest number four hundred and sixty-four (464). The following table shows the number of deaths annually, the percentage of average number, and percentage of whole number present during each year:

DEATHS AND THEIR RATIOS, FROM MAY 1ST, 1868, TO APRIL 1ST, 1876.

Official Year.	Whole No. of Patients.	Daily Average No. of Patients.	DEATHS.			Per Cent on whole No. of Patients.	Per Cent on Daily Average No. of Patients.
			Men.	Women.	Total.		
1868-69,	268	85.47	14	1	15	5.59	17.57
1869-70,	343	225.17	18	3	21	6.12	9.32
1870-71,	307	237.	11	10	21	6.71	8.86
1871-72,	329	242.58	9	6	15	4.55	6.18
1872-73,	336	264.53	12	9	21	6.25	7.86
1873-74,	524	339.51	18	17	35	6.67	10.30
1874-75,	605	425.80	21	15	36	5.95	8.45
1875-76,	616	452.64	26	7	33	5.35	7.31

The comparatively low death rate during the year is partly attributable to a number of favorable circumstances, which cannot always be counted on. With constantly increasing numbers of chronic cases, advanced in years and worn out by long continued maniacal excitement, we must sooner or later reach the limit beyond which good nursing, favorable hygienic arrangements and regularity of habits and diet may not prolong life. By referring to the table of causes you observe that nearly one-half of all deaths were the result of incurable organic changes, such as Bright's disease, general paresis and apoplexy. It will be observed that one hundred and eight (108) men were admitted during the year, and only fifty-eight (58) women. This has been owing simply to want of room in the wards devoted to females in consequence of a larger percentage of chronic cases and fewer recoveries. As the wards allotted to men are now crowded I believe that hereafter the admission will be more equally proportioned. Without knowing this you might infer that mental disease was more curable in one sex

than in the other. Experience shows that under the same influence there is little difference. One fatal form of insanity, general paresis, is becoming more common among men, while it rarely affects women ; hence we may reasonably expect more frequent recoveries, and, consequently, more vacancies, as well as more deaths among the men than among the women.

Statutory provision is made for three classes of patients, and the treatment for all is the same.

MENTAL CONDITION is the only true basis of classification. Previous social standing does not protect from abnormal and often repulsive mental manifestations. It is no uncommon experience to have those who are refined and cultured develop the opposite qualities when under the influence of strong delusions. The friends of highly excited patients sometimes express surprise and regret that their loved ones are not domiciled in a quiet ward with convalescents, where books, pictures and flowers adorn the walls and recesses, giving to each an air of comfort and home-likeness which is pleasant to behold. It is perhaps natural and excusable that they should lose sight of the fact which is evident to all others—that one excitable person would disturb and jeopardize the recovery of others. Hence we have always exercised the privilege of classifying patients according to their mental condition.

Of the three classes for whom the law provides there are at this date three hundred and two (302) pauper, one hundred and thirty-five (135) indigent and twenty-three (23) paying patients. The first group includes all who are sent by the Selectmen of towns or the State authorities. The second class comprises such as have moderate means and are able to pay one-half the expense of support ; the balance being charged to the State. All such are admitted on the order of Probate Judges, who are by law required to determine the fact of indigency. The last group includes those who are self-supporting, either personally or by friends.

Believing that a State Hospital should provide primarily for those who are in moderate circumstances, I have invariably advised applicants of the latter class to seek accommodations elsewhere. I do not understand that the Superintendent has discretionary power in the premises, hence when friends insist upon admission here, I have entered their application in regular order. The admissions during the year were one hundred and sixty-six (166) patients, but it should be borne in mind that *double* that number applied for entrance. The waiting period was often six months. Quite a number died before

their turn came ; others were sent to Institutions out of the State ; but the majority remained at home or in the almshouses, to the great annoyance and sorrow of friends and officials, until the period most favorable for treatment had passed. Who can estimate the sum total of suffering, anxiety and care incident to these delays? Neither the Hospital or its officers are responsible, yet they receive the burden of blame.

The officers are deeply pained when patients are brought to the Hospital for whom the needed applications have not been made. We have by circulars and the press and by personal letters tried to prevent Town Officers from bringing patients without notice, and thus save useless expense. When a Hospital is filled, every additional case disturbs the order, destroys classification and multiplies the difficulties incident to successful treatment of the insane. In the attempt to benefit one, positive injury results to many. The officers have endeavored to make vacancies whenever practicable; no violent or highly excited person has been refused admission when a quiet, chronic case could be exchanged. In this way many milder patients have gone back to the Town Houses, and others to their homes. As the Hospital is now filled to its utmost capacity with a large proportion of cases who from age, infirmity, or disease, require Hospital care, the number of discharges will be proportionally less, and the applications for admission increasingly greater. Judging from the past and from the character of those now occupying the wards, we cannot reasonably expect to discharge more than one hundred and fifty (150) persons during the next twelve months. Experience shows that in a population of 600,000 there will annually occur at least three hundred new cases of insanity who should receive prompt treatment. What provision can be made for the remaining one hundred and fifty?

This is a vital question which should receive your earnest and careful consideration.

Notwithstanding the general financial depression, the bills for board and other expenses have been promptly paid. A number of patients have been sent by order of Judges, in compliance with Chapter V, Title VIII, of Revised Statutes. The law is defective, in that it does not explicitly determine who shall be responsible for the support of such cases. The Institution can only look to the Town from which the patient is admitted. If sent by order of a Police Court or a Justice of the Peace, the Selectmen may perhaps refuse to pay the bill, and thus oblige the Hospital to resort to legal measures for its collection,

I have reason to know that in a few instances, Selectmen have neglected complaints respecting insane persons, and have allowed other parties to apply to Police Courts rather than assume their official responsibilities. A majority of these cases, however, come before the courts charged with crime; when acquitted of the charge on the ground of Insanity, they are promptly transferred to the Hospital. During the past year seventeen persons, (16) males and one (1) female have been thus admitted. Of this number, one was imbecile, three epileptic, and two proved not insane; the others were ordinary cases of insanity. There are also twenty-three remaining in Hospital who were admitted in former years, making a total of forty (40) thirty-three (33) males, and seven (7) females, of the so called class of criminal insane, or about nine (9) per cent of the entire number.

A brief analysis of the nature of the crime for which they were arrested may be of interest to those who are tabulating facts respecting pauperism, insanity and crime. One person was arrested for throwing stones through the windows of a railroad car, while in motion; one for bigamy; one for killing a neighbor's cow; another for breaking house windows; two for vagrancy; two for arson; two for breach of peace; three for theft; five for murder; and twenty-one for assault and battery. Six of these were transferred from the State Prison at Wethersfield, and their history would seem to indicate that they were insane when tried and convicted.

Another annoyance to the Hospital in the collection of bills, grows out of the old but no less barbarous custom, which still exists in some sections, of "farming out" the poor to the lowest bidder. By this arrangement the Hospital is virtually at the mercy of the contractor.

A census of the Hospital population on Jan. 1st, 1876, prepared by Dr. C. S. May, showing the relative proportion of Americans and foreigners, and the manner of admission, is of special interest. At that date there were four hundred and sixty-four (464) patients, twenty-four (24) of whom were Americans and self-supporting. One hundred and thirty-two (132) were indigent, sixteen (16) of whom were of foreign birth and able to pay one half of the expense at Hospital. Three hundred and eight (308) were supported entirely at public expense, of whom one hundred and eighty-one (181) were foreigners. Thus it appears that one hundred and ninety-seven (197) persons, or two-fifths of the whole number under treatment at that date were not of American birth, and only sixteen were paying anything towards defraying their expenses.

A repulsive feature of some forms of mental derangement is the change of *personal habits* of individuals. Those who are naturally quiet, modest and taciturn become boisterous and rude ; others who are exquisitely neat and cleanly, manifest untidy propensities that would astonish their intimate friends. It has been our aim during the past year to study the so-called "filthy habit" of the insane for the purpose of ascertaining how much of it could be corrected by watchful care, personal attention to habits and mild discipline.

The subjects of this habit may be divided into three classes : Those who from paralysis or other physical causes are unable to control their secretions ; those who from absorbing delusions become unconsciously filthy ; and lastly, those who are partially demented, habitually lazy, or morally insensible, preferring to remain untidy rather than make any exertion. In a Hospital population made up largely of the chronic insane, there is an average of nine per cent who are inclined to be habitually filthy.

I am indebted to Dr. May for careful attention to this subject. The following statistics show the results of his labor and how much can be done by watchfulness on the part of attendants, and some additional care bestowed upon this class by the night watchman :

Average Number Present.	Number With " Dirty Habit."	Per Cent of Habit.
June, 1875, - 225	June, - 21	June, - 8.88
Oct., 1875, - 225	Oct., - 14	Oct., - 6.22
Nov., 1875, - 225	Nov., - 8	Nov., - 3.55
March, 1876, - 230	March, - 7	March, - 3.04

Thus it will be seen that there were in June last twenty-one men who regularly wet or soiled their beds nightly, out of a population of two hundred and twenty-five. Early in October the number had been reduced to fourteen, and at this date there are only seven. These facts relate to male patients ; we are not able to make as favorable a showing respecting female patients. Closely allied to this subject is another of even greater importance. I refer to the question of mechanical restraint. Experienced alienists have differed respecting the amount of restraint advantageous to the welfare of the insane.

Some Superintendents have found it necessary to employ more or less restraint in nearly all acute cases, and in many chronic ; while others of equal experience theoretically discard all mechanical appliances for controlling the excitable or turbulent, and depend entirely upon medicinal remedies and watchful attendance. Without attempting to discuss the merits of the question I report that our experience has led us to follow a medium policy. We have been governed in our course by the actual case presented. In some forms of acute mania, where it seemed necessary to economize all remaining strength, I have prevented its expenditure by confining the patient to a soft bed in a quiet, darkened room, alone. I conscientiously believe that this method is less exciting to the patient and more humane than the manual holding by nurses. The mere presence of another person in the room will often prevent a patient from sleeping.

After thus admitting the usefulness of restraint in certain cases, I desire to protest against the tendency to use it in ordinary cases of chronic insanity where employment, diversion and watching would obviate the necessity for it. In this respect we have made great progress during the past year. On the first of November last, with a population of two hundred and twenty-five (225) male patients, only two were subjected to any form of mechanical restraint ; one had his hands in a leather muff to prevent the removal of bandages from his leg ; the other wore a camisole waist a part of the time to keep him from destroying his clothing. During the past three months these two men have been without restraint, and we have actually conducted the Hospital on the male side on the non-restraint plan. I am under obligations to the officers and attendants who have taken so much pains to further efforts in this direction. Much of its success depends upon the character of the attendants having immediate charge of the wards. Kindness, regularity and watchful attention are efficient qualities in this direction. The great want in every Hospital is occupation ; patients who are in suitable condition to do so go out with a sense of relief to farm work, to the kitchen, laundry or sewing room, and regard the change as diversion. The object in setting a patient to work is not that he may repay cost of treatment, but it is to aid him in casting aside fancies and in returning to healthy feelings and thoughts.

It is not my purpose to discuss the labor question as it relates to the insane and their Hospitals. There are many arguments in favor of the more general occupation of insane persons. I would simply report that from the opening of the Hospital to the present time we

have endeavored to employ all who were in condition, whenever suitable work could be provided. Four years ago I found by actual tables that we were regularly employing 24 per cent of the Hospital population. Referring to the table of classification on page 13 you observe that one hundred and thirty-six patients are employed systematically. There are in addition forty persons among the other classes who do their own mending and making of clothes, embroidery and fancy needle work ; hence out of a population of four hundred and fifty-four (454) persons in March, when the tables were prepared, one hundred and seventy-seven (177) or 39 per cent of the whole number were at various kinds of work for several hours daily. When insanity becomes to be regarded, as it should be, a physical disease, like other nervous diseases, it will lose half of the dread which has surrounded it ; it will not then be hidden as a crime, and the patient himself will not feel the misery of avoidance and mistrust which annoy so deeply the convalescent patient.

It is difficult to get rid of old notions on the subject of "lunatics." The popular idea is that they are raving, desperate maniacs, dangerous to approach. Visitors enter the wards of an Asylum with the expectation of meeting *madmen*, and are therefore often surprised to see groups of patients sitting in the halls or parlors, perfectly quiet, and only "curious about the curiosity of the stranger." This favorable condition results simply from the regularity and the system of classification in modern Hospital life. Insanity does not wholly alter a man's nature ; old habits, instincts and feelings may be twisted or exaggerated, but still form a part of his nature as ordinarily shown. Hence when removed from their surroundings and those influences which were acting as a disturbing element, and he finds the shelter of a comfortable Hospital home, his prospects for a return of healthy mental action are measurably improved. In order that you may easily comprehend our condition, I have carefully prepared the following table, in which the whole Hospital population is divided into eight classes, according to their mental and physical condition :

	Epileptic, Idiotic and Demented.	Infirm, Aged and Crippled.	Periodic.	Maniacal, Noisy, Destructive, Quarrelsome and Filthy.	Ward Workers.	Workers on the Farm, Kitchen, Laundry, &c.	Convalescent.	Could be taken care of at home or at Almshouse.
First Hall, South, -	2	2	—	9	4	15	—	1
Second Hall, South, -	3	—	1	4	7	11	1	2
Third Hall, South, -	4	—	2	7	3	5	1	3
Fourth Hall, South, -	3	1	—	10	1	2	—	4
Fifth Hall, South, -	1	—	2	15	5	7	—	1
Sixth Hall, South, -	2	1	—	15	4	3	1	2
Seventh Hall, South -	1	—	—	10	3	1	4	1
Eighth Hall, South -	1	3	—	10	5	1	—	5
North Cottage, -	—	1	—	—	3	7	—	3
First Hall, North, -	2	1	3	19	3	5	—	1
Second Hall, North, -	5	1	1	8	3	8	—	5
Third Hall, North, -	1	—	2	7	5	2	3	3
Fourth Hall, North, -	1	5	—	10	—	—	—	3
Fifth Hall, North, -	3	3	1	18	5	1	—	2
Sixth Hall, North, -	—	3	1	14	2	8	—	3
Seventh Hall, North, -	2	3	4	6	4	—	2	2
Eighth Hall, North, -	1	5	—	6	2	—	—	5
South Cottage, -	1	1	—	5	1	—	—	7
Total, - - -	33	30	17	173	60	76	12	53

An analysis of this table shows thirty-three (33) patients who are epileptic and idiotic; thirty (30) who are infirm, aged and crippled; seventeen (17) who suffer from periodical mania, having regular paroxysms of excitement followed by lucid intervals, these are always incurable and among our most troublesome patients; one hundred and seventy-three (173) are maniacal, noisy, quarrelsome, destructive and filthy; sixty (60) assist in ward work and mending; seventy-six (76) go out regularly to the kitchen, laundry, sewing-room, or farm, twelve (12) are convalescent and will soon return to their homes; fifty-three are quiet, chronic patients, who could be taken care of at home (if possessed of such a place) or at the Almshouse. The first four classes include two hundred and fifty-three (253) persons who require constant attention and Hospital care. Among the class of ward workers are thirty turbulent chronic cases, who need supervision and restraint; there are also thirty who are improving and may recover, some of whom could be provided for elsewhere. Of those who labor more or less continuously out of the wards, thirty (30) are turbulent, noisy or destructive, and require constant attendance, among

whom are many of the criminal insane; forty of this class are quiet, chronic patients, or convalescents, who are better provided for at the Hospital but could be taken care of at home. The division of convalescents includes all who have recovered but remain a few days or weeks to regain full mental vigor.

This careful analysis shows that there are at this date one hundred and twenty-three persons in the Hospital, who, while under its regular influences manifest no particular demonstrations that would absolutely require Hospital restraint. Their insanity is of a mild character. It is from this class that we are continually sending patients away to make room for more urgent cases. Within the past few years one hundred and fifty (150) have in this way been returned to the Almshouses or to their friends. I do not believe the policy economic or humane in the end; sooner or later these cases return to us in a worse condition, and while at home often prove a burden to their poor families who can ill afford to give up regular employment to watch and protect these unfortunates.

When I have urged Selectmen of Towns to remove certain mild cases they have invariably answered, "it is better for us to support the cases at the Hospital than to have their families on our hands as they generally are when the irresponsible person returns home." As in all other questions, there are two sides to this one, and it is often peculiarly difficult to determine the best policy.

Thus, it will be seen that your Hospital is over crowded by the indigent insane, a majority of whom may require its protecting care so long as life continues; and yet there are sixty-five applications for admission more than we can accommodate. Another Hospital is needed as much to-day as this one was ten years ago.

For details respecting farm products, I would refer you to Mr. Weatherbee's report. Under his management the farm is being steadily improved and brought up to a high state of cultivation. Here I may properly allude to the large amount of work done last season in grading and finishing the grounds, laying walks, roads and underdrains, preparatory to planting of trees and shrubbery. This work is of so much importance in view of its influence upon the insane that I ask you to press it forward to completion.

In a large building filled with persons of destructive habits, there is a continual process of wear and waste, which must be met and corrected. It has been my policy as you know, to not only keep up the repairs but also to make improvements where experience indicated the necessity. At the quarterly meeting in July, a committee

was appointed to reconstruct and add to the Laundry building. This work has been completed in a most substantial manner. Nine sleeping rooms are added for the accommodation of employes; also a reading-room, supplied with books and papers regularly. The wooden floor which had rotted in the laundry has been replaced by a smooth slate tile floor laid in cement over brick arches. We have introduced one of Weston's centrifugal wringers; have enlarged the ironing room in connection with a fire-proof room for the sad-iron heater, and in other respects have greatly increased the facilities for washing and ironing. All of the new shafting in the laundry is supplied with "Mettaline boxes" which have thus far worked admirably. Late in the Autumn you decided to enlarge the Boiler-House and replace the worn out "Root Boilers" with a large drop-flue boiler, similar to those already in use. A contract was made with H. B. Beach & Son of Hartford, who have completed their work to the satisfaction of your committee. To increase the draft, the main chimney was carried up thirty feet to a height of one hundred and fourteen feet. While engaged in this perilous undertaking one of the mason tenders was fatally injured by the accidental fall of a brick which struck him on the head, causing a fracture of the skull and concussion of the brain.

Up to the present time the mechanical power for fan, and laundry purposes has been obtained by the use of a small, upright "Root" Engine. Early in November your committee made a contract with the Hartford Foundry and Machine Co., for a twenty-five horse power horizontal engine of the "Woodruff and Beach" pattern. This engine was placed in position in February and has been in use about four weeks. For simplicity, economy, and smoothness of motion it promises to maintain the high reputation which these engines have everywhere acquired. The exhaust steam from it is used in heating water for the laundry. The new engine room is finished in a plain but neat manner, with ash and walnut woods oiled and varnished; the floor being tiled with red and green slate.

To you who are familiar with the daily life at this Institution I hardly need refer to our system of amusements and entertainments. Any recreation which promotes innocent enjoyment, which is physically healthy and morally pure, is a social influence which should be cultivated. The aim has been to make our amusements attractive and instructive and of such wise frequency as to be looked forward to with pleasure. Thus we have devoted one evening each week to music and dancing; two evenings to stereopticon exhibitions, and

generally one evening to lecture, concert or reading. Last Autumn some of the officers, attendants and patients, formed a minstrel troupe whose performances were very amusing and acceptable.

In November the Shepard Jubilee Singers gave us an afternoon concert, which was thoroughly enjoyed by all. We are under obligations to the South Congregational Church Choir for an evening devoted to choice music; and to Mr. Stack, daughter and friends for an instrumental concert.

Religious services, conducted by clergymen of different denominations, are held regularly on Sabbath afternoons at two o'clock. The Rev. Father O'Brien has frequently performed service in accordance with the rites of the Roman Catholic Church.

It is again my pleasant duty to acknowledge with sincere gratitude, the reception of various donations, indicative of an interest in the Hospital and its field of usefulness. During the past three years our patients have received one hundred bouquets weekly from the "Flower Mission" connected with the South Congregational Church Sabbath School. Who can estimate the sum total of pleasure thus delicately and fragrantly communicated.

We have received from George H. Hulbert, Esq., the "Independent" and the "Advance;" Rev. R. T. Thorn, copies weekly of the "Parish Visitor;" Hon. T. S. Gold, several volumes of "Agricultural Reports;" Mrs. Benjamin Douglas a cabinet organ and books for Seventh Ward; Mrs. Fellowes, package of London Illustrated News;" A. Van Name, Librarian Yale College, large package of "Punch" and English illustrated papers; A. M. Smith, Esq., a box of thirty books; A. B. Gillette, a set of Thackeray's novels finely bound; Miss Dix, game of Buffet; Messrs. Peck and Skilton, two rustic settees for front Porch; Mrs. Samuel Colt, thirty dollars for books.

We are under obligations to the publishers of the following named newspapers who have continued to furnish copies regularly and gratuitously:

Hartford Daily Courant,	-	-	-	-	Hartford, Conn.
do. Evening Post,	-	-	-	-	do. do.
do. Weekly Times,	-	-	-	-	do. do.
Religious Herald,	-	-	-	-	do. do.
New Haven Evening Register,	-	-	-	-	New Haven, Conn.
do. do. Morning Journal and Courier,	-	-	-	-	do. do. do.
do. do. Weekly Palladium,	-	-	-	-	do. do. do.
Connecticut Herald and Weekly Journal,	-	-	-	-	do. do. do.
The Commonwealth,	-	-	-	-	do. do. do.

The Constitution, Weekly and Daily,	-	Middletown, Conn.
The Sentinel and Witness, Weekly,	-	do. do.
The Republican and Standard,	- -	Bridgeport, Conn.
The Toland County Journal,	- -	Rockville, Conn.
Connecticut Western News,	- -	Salisbury, Conn.
Watson's Art Journal,	- - -	New York City.

During the past twelve months, no changes have occurred in the staff of officers, and but few among attendants or employés.

If experience and judgment acquired by length of service are desirable in ordinary pursuits, how much more valuable do they become when considered in relation to services rendered to the Insane.

In consequence of the employment of many laborers and mechanics in carrying forward the improvements already described, considerable extra work devolved upon your clerk Mr. F. B. Weeks. As in former years, so now, he proved equal to the responsibility in correctness, promptness, and efficiency. I am under especial obligations to my medical assistants for their continued aid and watchful care in the work to which we are assigned. During the absence of Dr. and Mrs. Hallock, last Autumn, their duties were performed respectively by Dr. T. B. Bloomfield and Mrs. Dutton to my entire satisfaction.

By request I have prepared, and herewith submit, a history of this Institution during its first ten years, to this date, with a description of the building.

In conclusion, permit me to express my grateful sense of obligation to the members of the Board for hearty and intelligent co-operation and personal kindness. Relying upon their ready assistance in the future, and with unfaltering trust in an over-ruling Providence, we enter upon the duties of another year.

Respectfully Submitted,

ABRAM MARVIN SHEW,

Superintendent.

Middletown, Conn., April 1st, 1876.

HISTORY AND DESCRIPTION OF THE CONNECTICUT HOSPITAL FOR THE INSANE,

BY

ABRAM MARVIN SHEW, M. D., Superintendent.



PREVIOUS to the year 1840, the *Insane Poor* were kept confined in the Almshouses of the towns; a certain number were generally well cared for in the "Retreat at Hartford." In the year 1840 an effort was made to provide a Hospital especially for them.

A memorial, addressed to the General Assembly, stated that the number of pauper insane was eight hundred, and that there was pressing need of special provision for their care.

It is a coincidence that in 1840 a site for a Hospital was selected at Middletown, about one quarter of a mile from the land which was presented to the State for the same purpose twenty-six years later. But a period of twenty years was allowed to pass before the Legislature was ready to recognize the importance of providing a suitable State Institution.

Mainly through the earnest and judicious efforts of Miss Dix during the Session of the General Assembly at New Haven in 1866, an "Act to create a Hospital for the Insane in the State of Connecticut" was adopted as follows:

WHEREAS:—The Report of the Commission appointed by this Assembly in the year 1865, shows that there are seven hundred and six insane persons in the State of Connecticut, of whom *two hundred and two*

are in the "Retreat" at Hartford; *two hundred* and *four* are in the Almshouses; and *three hundred* outside of both; and whereas, it is impossible to secure suitable care and medical attention for this large and deeply afflicted class, either in the "Retreat" or in the Almshouses, or in private houses; and whereas, considerations of humanity and of true economy, as well as of public welfare, and of our holy religion, all alike demand that these persons should be liberally provided for by the State; therefore,

Be it enacted by the Senate and House of Representatives in General Assembly convened.

SEC. I. There shall be established and maintained, at some place in this State, to be selected by a Board of Trustees as hereinafter provided, an Institution to be named, "The General Hospital for the Insane of the State of Connecticut."

SEC. II. The government thereof shall be vested in a Board of *twelve* Trustees, consisting of the Governor, and *one* from each county, to be appointed by the Senate, and of three to be appointed by the other Trustees, which three shall be selected from the town or vicinity in which the institution shall be located, two of whom shall be so appointed and commissioned annually; and the places of the two senior members, as they stand in the order of their appointment, shall be annually vacated; and no Trustee shall receive any compensation for his services, but he shall be allowed the amount of expenses incurred in the discharge of the duties of his office, which amount shall be examined and allowed by the Comptroller of public accounts and paid from the Treasury of the State.

SEC. III. The Trustees shall take charge of the general interests of the Institution, ordain and execute its laws, appoint and remove its officers, select a suitable location and a plan for its buildings; shall exercise a strict supervision over all its expenditures, and discharge all other functions usually devolving upon such Trustees; they shall have power to receive by gift or purchase a suitable farm, and receive a deed thereof, and the State Treasurer shall pay therefor, in case of purchase on the warrant of the Comptroller.

SEC. IV. The Superintendent shall be appointed by the Trustees at their first or some subsequent meeting. He shall be a competent physician, and reside in, or near the Institution. As soon as possible he shall procure the plan of a suitable building or buildings, which shall be approved and contracted for by the Trustees; he shall personally superintend its erection and arrangements, and whenever one section or building shall be completed, he shall open the Institution for patients upon such terms and conditions as said Trustees shall prescribe, always giving the preference to the most urgent cases, and to the people of this State. He shall be the Treasurer of the Institution, keep full and accurate accounts of his receipts and expenditures, and of the property

entrusted to him. All accounts, with suitable vouchers, shall be submitted to the Trustees, as they shall require. He shall, before entering upon his duties, give a bond to the Treasurer of the State, with acceptable sureties, in the sum of *five thousand dollars*, conditional that he shall faithfully account for all moneys and property received by him as Superintendent; but no Trustee shall be Superintendent of the Institution.

SEC. V. The State Treasurer shall pay to the Trustees, on the warrant of the Comptroller, such sums of money as they shall require for the location and the building of the Hospital, not to exceed *five thousand* dollars at any one time, and the expenditure of which shall be accounted for to the Comptroller, with the vouchers, before any other sum is advanced.

SEC. VI. The Trustees shall hold their first meeting on the call of any three of their number, due notice being given to all.

SEC. VII. *Thirty-five Thousand Dollars* are hereby appropriated to carry into execution the provisions of this act.

SEC. VIII. This Act is to take effect immediately.

Approved June 29, 1866.

In accordance with the provisions of Sec. II of the above act, the following named persons were appointed Trustees, and at once, with unanimity and zeal, entered upon the important duties confided to them.

H. SIDNEY HAYDEN,	Hartford County.
LEVERETTE E. PEASE,	Tolland County.
BENJAMIN W. TOMPKINS,	New London County.
REV. SAMUEL G. WILLARD,	Windham County.
WILLIAM B. CASEY, M. D.,	Middlesex County.
RICHARD S. FELLOWES,	New Haven County.
REV. CURTIS T. WOODRUFF,	Fairfield County.
ROBBINS BATTELL,	Litchfield County.
BENJAMIN DOUGLAS,	Middletown.
JULIUS HOTCHKISS,	Middletown.
REV. JOSEPH CUMMINGS, D. D., LL. D,	Middletown.

The first meeting of this Board was held at Hartford, July 20th, 1866. His Excellency, Governor Joseph R. Hawley, presiding. To prevent needless delay in the accomplishment of the great object to which they were appointed, committees were named to visit other Hospitals, to select a Superintendent, to procure a suitable site and plans for building, etc.

After several meetings and hearing the claims and liberal propositions of other towns, the Board formally and unanimously accepted about two hundred acres, which the town of Middletown offered gratuitously to the State for the purposes of the Hospital.

It was subsequently made evident that the Institution would require a larger possession and adjoining lots, in all about one hundred acres were purchased by the Trustees.

The sight of the present Hospital is about one mile and a half south easterly of the City of Middletown, bordering on the Connecticut river, is dry and healthy, easy of access by land and water, commanding on all sides, extended views of a beautiful region—and what is of special mark, includes the absolute control of a living stream called “Butler’s Creek,” which furnishes an abundant supply of pure soft water, adequate to all the requirements within the walls, and sufficient for the mechanical and ornamental uses of engines and fountains.

The judicious vote at their first meeting, alluded to above, led the Trustees to inform themselves individually, of the needs in detail, of institutions for the relief of insane, and they visited several hospitals, and so brought together facts, and the experience of well known superintendents, in other States, of direct value to their object.

On the 15th of October, 1866, Dr. Abram Marvin Shew, then connected with the New Jersey Lunatic Asylum, was appointed Superintendent, and immediately entered upon the duties of the office.

Upon a plateau of the farm nearest the town, excavations for foundations were begun, and a permanent road to the highway constructed, to facilitate the progress of the building early in the following spring.

During the winter, the Superintendent was engaged in elaborating the details of plans which he had submitted, and which were adopted unanimously, with approval by the Board of Trustees. Mr. Addison Hutton, Architect, of Philadelphia, was employed to make working drawings and occasionally to inspect the construction of the building. On the 20th of June, 1867, the corner-stone was laid with impressive and appropriate ceremonies, by Governor James E. English, in the presence of the State Officers, Members of the Legislature and a large concourse of interested spectators. Addresses were made by Governor English, Ex-Governor Hawley, Dr. Pliny Earle, of Northampton, Mass., Rev. Dr. Cummings, of Wesleyan University, and Prof. Thacher, of Yale College. During the year the work was vigorously pushed on. The carpenter shop, laundry, bake-house, kitchen, boiler house, center building, first south wing and one return wing were enclosed before cold weather, and completed during the winter. At a meeting of the Board, Feb. 25th, held at the residence of H.

Sidney Hayden, of Windsor, (at that time disabled by a painful accident) on the recommendation of the Superintendent, Dr. Winthrop B. Hallock was appointed Assistant Physician, and his wife, Mrs. Mary Hallock, Matron, and Charles W. Galpin, of Middletown, Steward.

One male patient was admitted on the 29th day of April, 1868, although the Hospital was not *formally* opened until the next day, when twelve men were received.

The daily average number of patients during the first eight official years, is shown in the subjoined table :

OFFICIAL YEAR.	Men.	Women.	Total.
1868-1869, - - - -	79.35	6.12	85.47
1869-1870, - - - -	110.63	114.54	225.17
1870-1871, - - - -	119.	118.	237.
1871-1872, - - - -	124.15	118.43	242.58
1872-1873, - - - -	132.10	132.43	264.53
1873-1874, - - - -	146.32	193.19	339.51
1874-1875, - - - -	198.63	227.17	425.80
1875-1876, - - - -	225.60	227.04	452.64

There have been admitted to this date (April 1st, 1876) twelve hundred and seventy-two (1272) patients; seven hundred and fourteen (714) males, and five hundred and fifty-eight (558) females. Of this whole number, two hundred and thirty-nine (239) were discharged recovered, one hundred and ninety-one (191) were discharged much improved, one hundred and eighty-five (185) were discharged not improved, one hundred and ninety-seven (197) died, leaving the number in Hospital to-day four hundred and sixty (460), of whom two hundred and twenty-seven (227) are males, and two hundred and thirty-three (233) are females.

The first appropriation for this Hospital was passed by the General Assembly of 1866. Additional appropriations were made from year to year, and the work was steadily carried forward until January, 1874, when the last wing was completed and formally opened for the reception of male patients.

The subjoined table shows the total amount received from the State for the purchase of land, constructing of dam, reservoir, and water-works, and for the erection and furnishing of the Hospital buildings. In accordance with the terms of the appropriation made in 1871, 1872, a commission consisting of Hon. H. Sidney Hayden,

Rev. Dr. Cummings, and Cornelius Brainard, Esq., was appointed by Governor Jewell to supervise the completion of the last two wings. Their labors were performed in a manner that reflects the highest credit upon them and honor upon the State which selected them.

OFFICIAL YEARS.							Amount.
1866,	-	-	-	-	-	-	\$35,000 00
1867,	-	-	-	-	-	-	150,000 00
1868,	-	-	-	-	-	-	200,000 00
1869,	-	-	-	-	-	-	35,543 00
1870,	-	-	-	-	-	-	39,500 00
1871,	-	-	-	-	-	-	90,000 00
1872,	-	-	-	-	-	-	90,000 00
Total,							<hr/> \$640,043 00

Thus, it will be seen that the total sum appropriated by the State for this benevolent work is six hundred and forty thousand and forty-three (\$640,043) dollars. Ample accommodations for 450 patients and necessary attendants are thus provided at the average rate of about fourteen hundred (\$1,400) dollars per capita. When it is remembered that the entire work was done in the most substantial manner during years immediately following the Rebellion, when prices of labor and all building materials were greatly enhanced in value, Connecticut people may justly feel proud of this favorable exhibit.

In the following description I shall endeavor to avoid confusing details, using figures only when necessary to convey an idea of size or space. The entire structure, including carpenter shop, boiler house and laundry, is of Portland Free Stone, laid in broken range work, two feet in thickness, with tool dressed quoins, window sills and caps, water-table, belting course and cornice, surmounted by a "French Roof" of slate and tin.

Inside the stone wall there is a four inch brick lining, leaving an air space of two inches between it and the stone, to insure dryness. The style of architecture is rigidly plain. The elevation was designed by Addison Hutton, of Philadelphia.

The dimensions of the center or administrative building, are sixty feet in width, one hundred and twenty feet in depth, and four stories in height.

The floor of the lower story is four feet above the level of the ground, and a basement, seven feet six inches deep extends under the

whole building. The central portion of the cellar corresponding to the corridors above, is used as a closed air-duct, in which are placed the pipes and radiators by which the rooms above are warmed and ventilated. On each side ample space is afforded for store-rooms, bowling alleys and a tram-way to carry food from the kitchen to the dumb-waiters, and the conveyance of clothing to and from the laundry. The first story of the main building contains, on one side an officers dining room, nineteen by nineteen feet, a special diet kitchen, nineteen by twenty-two feet, and a large store-room, nineteen by forty-two feet. On the other side a room for the housekeeper, three rooms for female employees, a small store-room, a bath-room, and a store-room for the special diet kitchen, and a water-closet. The large store-room, mentioned above, has a slate tile floor, is fitted up with a sixteen foot Bramhall & Deane, French range and steak broiler, jacketed soup and vegetable kettles, with necessary steam pipes, hot and cold water, sinks, &c., required for a duplicate kitchen whenever repairs or changes are needed in the main kitchen. As a matter of fact it has, until recently, been devoted to this purpose. The second, or principal story, is reached through a portico with a flight of six steps on either side to a lower landing, ten by seventeen feet, and a direct flight of ten steps to the main landing, which is sixteen by twenty-five feet. Four stone columns, two feet in diameter and seventeen feet in height, support the heavy stone cornice which is covered by a tin roof. Ornamented iron railings on the sides and in front, with two gas lanterns sixteen feet in height, add to the effect of the noble entrance. The entrance hall is fourteen feet wide, one hundred and sixteen feet long, and sixteen feet high. The first room on the right is the general business office of the medical staff; the second is the clerk's office, containing a lavatory, a store-room for records and small articles, permanent desks, and a fire-proof safe; the third room is devoted to dry goods and matron's stores; the fourth is a reception room for male patients, with a door opening into an alcove of one of the wards; the remaining room on this southern side is occupied by the assistant matron.

On the left of the entrance is the trustee's room; a large reception room for female patients, a dispensary and medical store-room, and rooms for the First Assistant Physician and Matron. Midway, the hall is intersected by a transverse hall, with broad stairways leading to upper floors and to the wards. The second stories above, in front, contain rooms for the Superintendent and family, and other officers; the rear of the third and part of the fourth stories form the chapel, a

commodious room, forty-four feet wide, fifty-six feet long, and twenty-two feet high, with oval recess ceiling, finished in a plain and neat manner, and furnished with stationary seats of ash and black walnut, a platform and lecturn of the same woods. The plaster finish of this hall was contributed by Richard S. Fellowes, of New Haven, and the wood-work by H. Sidney Hayden, of Windsor. The large and beautiful Organ, which stands in the rear center of the Chapel, was purchased from the South Congregational church for the sum of one thousand dollars, which amount was contributed by a few of the Superintendent's friends. The instrument was manufactured by Mr. Johnson, of Westfield, Mass.

On either side of the administrative building, and at right angles with it, are situated the wings, containing the accommodations for patients and their attendants. The first wing is forty feet in width, one hundred and twenty-four feet in length and three stories in height, with an "L" or return wing, which also is forty feet in width, one hundred and eight feet in depth, and four stories in height. The walls are one foot eight inches in thickness, and have brick linings, similar to that described in the center building. The corridor and partition walls, fourteen inches in thickness are of brick, with an air space of six inches in the center, into which are carried all the hot air and ventilating flues. Corridors twelve feet in width, and height extend the entire length of the wing, with alcoves ten feet in width on each side adjoining the center building, for light and air, and large triple windows, from floor to ceiling at the ends. The "L" halls are ten feet in width, and at right angles with the corridors. Each ward contains a dining room, twenty by twenty-one feet, furnished with china closet, wash closet with hot and cold water and dumb waiter; a day or reading room, two associate dormitories for four and six patients, eleven single rooms, two rooms for patients, seriously ill, shut off by a passage way from the main corridor; one clothes room, one front and one rear hall and stairways leading to outer doors, affording a ready escape in case of fire, and a large room for attendants. In each hall there is a water-closet and wash-room adjoining the bath-room. The water-closet bowls are enameled cast iron, funnel shape, and flushed with water whenever the door is opened, by a spring attachment. The waste-pipe from the closet and "slop-hopper" leads to the main soil-pipe and this has a connection with the tall chimney of the boiler house, as hereafter described. The bath-rooms are furnished with cast iron tubs, of the approved pattern of Messrs. Morris, Tasker & Co., of Philadelphia. The supply of

hot and cold water and the waste, pass through one opening in the bottom. In a vertical duct from the basement to upper stories, opening by a door in each bath-room, is a "pipe-closet," connecting the supply of hot and cold water with each bath-tub, accessible only to the attendant. In each pipe-closet is a fire-plug with one hundred and fifty feet of hose permanently attached; and adjoining this a steam drying room, containing coils of iron pipe placed under a rack upon which damp clothing, bedding or wash rags can be dried.

The above description applies to the three stories of first wing. By continuing the brick corridor and partition walls up within the mansard roof which covers the "L" or return wing, a fourth story ward ten feet six inches in height was obtained. The arrangement of rooms corresponds to the story underneath, and is particularly adapted to small classes of patients who only require dormitory accommodations.

The second section or wing, extends in the same direction, but is set back fifty-eight feet from the front line of the return wing. Like that it contains in each of the three stories, a central corridor, twelve feet wide, one hundred and twenty-four feet long and twelve feet high, lighted at the end nearest the first wing by alcoves on either side, and a large triple window at the termination. The arrangement of dining-room, bath-room, water closet, clothes room, and attendants room, is similar to that already described. There is also a large parlor, rear and front stairways, fifteen single rooms, and four double rooms. In addition to the regular wooden doors, there is also a corrugated iron door on each story, which slides into a pocket in the wall, which when closed, forms a complete fire-proof shut off between the wings. A fourth story ward is arranged with similar accommodations to that of the first section.

The interior part of the building is plain and substantial; the wood work is of Georgia Yellow Pine, oiled and varnished. The floors throughout are laid with three and four inch matched stuff, with coarse counter floors beneath, deafened by mortar one inch and a half in depth. The lower stories are used as wards for excited patients. The rooms on each side of the corridor are fitted with inside window shutters hinged and locked, with a separate hot air flue for each. Nearly all of the hot air flues in rooms and corridors open seven feet above the floor and are guarded by locked registers, plain registers or register faces. Every room has a ventilating flue that begins near the floor, is carried up in the brick walls independently of all other flues and without an opening until it terminates in a chimney

four feet above the roof. Several years experience has demonstrated the decided advantage of this arrangement over the plan commonly adopted, in which the flues terminate in the attic near a ridge ventilator, or in a large common duct passing horizontally through the attic, the air of which escapes through windows or by means of a cupalo. The advantages are, independent perpendicular flues with a more uniform draft from each room ; and entire safety from dangers by fire. Each ventilator is in reality a fire place or a space in which a fire could be safely lighted. As a precautionary measure all of the stairways are closed at the sides, and, in the recently finished wings are of wrought iron firmly anchored to the walls. The rear hallways open from the lower story wards directly into four large airing courts, in which shade trees have been planted and summer houses erected. The single rooms for patients throughout the Hospital are nine feet wide, ten feet six inches long, and twelve feet high. There are thirty-two rooms eleven feet wide, twelve feet long, and twelve feet high, which may be occupied by two patients or by a patient and a special attendant. The associate dormitories vary in size from ten feet six inches by eighteen feet, to twenty by twenty-one feet, and twelve feet high, except in the small fourth story wards previously described. The main structure, exclusive of rear buildings, is lighted by four hundred and seventy-four windows, three feet wide and six feet high, eighty windows three feet wide and nine feet high, twenty-four triple windows, nine feet wide and nine feet high. About thirteen thousand square feet of glass were required to glaze these windows, or a space to cover one hundred and thirteen feet square.

The rear central building, which is sixty feet wide, one hundred and fifty long and two stories high, contains all the mechanical departments, and is situated in the rear of the Hospital and is connected with it *under ground* by a double passage way in which the cars convey food from the kitchen and bakery, and clothing to and from the laundry.

Owing to the favorable slope in the rear, the first story is on a level with the cellar of the main buildings, and includes a bakery, a large kitchen and skultery, a laundry and ironing room, a *fire-proof room* for sad iron heater, a fan wheel for forced ventilation, engine room, engineer's fitting-shop and lavatory and sinks. The second story embraces the sewing department, large dining-room, and twelve rooms for female employés. There are six rooms for male employees over the engineer's shop, and a large sitting room furnished with books and daily papers for the use of the outdoor help. The

boiler house joins this building, and has a chimney one hundred and fourteen feet high and five feet wide at the top. It contains three large drop flue boilers six feet wide and twenty-four feet long. Two of these are sufficient to generate all the steam required for mechanical purposes, cooking, ventilating, and heating during the coldest weather.

A twenty-five horse power engine, manufactured by the Woodruff & Beach Foundry and Machine Co., of Hartford, furnishes power for the fan wheel, washing machines and centrifugal wringer. The engine room has a slate tile floor, and is ceiled in walnut and ash woods, oiled. The fan wheel blower is five feet wide and eleven feet six inches in diameter and has eight blades bent at an angle of ten degrees; air is admitted from a tower through an opening on each side; moving at the rate of forty revolutions per minute, this blower forces a constant current of pure air through the duct under the corridors, which becomes heated by the radiators and passes directly to every room and hall in the entire building.

The Hospital is heated by steam conducted from the boilers through a five inch wrought iron pipe covered with asbestos, to radiators (Gold's patent) placed in the cellar air duct under the flues. By the use of these radiators put up in stacks of from ten to twelve, in each box, the apartments are severally heated in the stories, one above another.

Experience shows that a more equal distribution of heat would be obtained by having the flues from each stack of radiators lead to one story; as in the present arrangement, when the fan wheel is not moving, the unequal length of the flues creates an unequal draft by which the upper stories are unduly supplied.

In an Institution of this character a very important advantage of illuminating by gas over other modes is, economy and cleanliness, and security against fire. During the month of November, 1867, the Board of Trustees made an arrangement with the Middletown Gas Light Company for the laying of a main six inch pipe, from their works to the Hospital.

In one respect, the Connecticut Hospital for the Insane is more favorably located than most of the older Institutions. At a distance of one and a half miles from the building, is a range of hills known as the "White Rocks." These hills are nearly destitute of soil and vegetation, but thousands of springs bubble forth from crevices in the rocks, unite and form streams of considerable size, which pass into the Connecticut River through a number of ravines. On one of

these streams, known as "Trout Brook," or "Butler's Creek," a reservoir covering about two acres, was formed by making a substantial dam across the ravine. This dam or embankment is one hundred and fifty feet in length, fifteen feet in width across the top, with a slant each way of eighteen inches to every twelve inches perpendicular. The inner slope is covered with broken stone; the top is four feet above high water mark. A large waste canal, cut in the rocks on one side of the dam, carries off surplus water. The bottom of the reservoir was thoroughly grubbed of vegetable matter and soil before being used. The average depth of water is about six feet; elevation above the ground floor of the Hospital seventy-four feet. From this reservoir a six inch iron pipe conveys the water to the building. At suitable low points "blow-offs" were put in the main pipe, by which sediment can be removed. The quality of the water is unexceptionable, and in *ordinary* seasons, of sufficient quantity to supply several institutions of this size. During the greater portion of the year the amount of water passing off through the waste canal would be considered sufficient for a good mill privilege. On the banks of this reservoir a substantial ice-house to store about one hundred tons, has been erected. This abundant supply of water "by gravity" enables us to dispense with costly and annoying tanks in the attic, and to use at all times an unlimited quantity in the closets and hoppers. All of the waste water, the sewage and the flowage from the roofs are conducted in cement drains under ground, to the rear, where they unite in the main sewer, which is eighteen inches in diameter, has a rapid fall, and terminates two thousand feet East of the Hospital; from thence the sewage is distributed over the farm, by means of open ditches, so arranged that the flowage may be turned from one field to another in rotation. Evidences of the value of the plan are apparent in the increased fertilization. The annual value of farm products averages about nine thousand dollars; a comparison of quantities from year to year shows the pleasing fact of a steady increase, attributable both to additional labor of our patients and to the improved condition of the land. It is our aim to gradually bring under tillage all parts of the farm, and by a system of drainage and use of the house sewage, to enrich and improve land which has been heretofore of little value.

For the protection of stock and the preservation of farm products, a substantial barn was erected in 1869. It is situated on a slope, two thousand feet in the rear of the Hospital, and has a sub-cellar for swine and manure, a commodious, sheltered and ventilated cellar,

(three sides above ground), to accommodate forty cows, and a super-structure of wood fifty-six feet in width, ninety feet in length and twenty-three feet in height, for the storage of hay, grain and farming implements ; two cow sheds sixty feet in length, with stalls for twenty-eight head of cattle were added to the barn. A commodious slaughter house, with all necessary appliances for heating water, hoisting carcasses, &c., adjoins the barn-yard ; connected with this building is a piggery, sixteen feet wide and one hundred and fifty feet long, with pens for eighty pigs.

During the past two years the grounds immediately surrounding the Hospital have been enclosed and improved by grading and drainage. The carriage-drives and walks are carefully constructed after the "Telford" plan by Thomas McClunie, of Hartford, who has efficiently directed this part of the work. When completed these pleasure grounds, embracing forty acres of beautifully undulating land, will become valuable adjuncts in the proper management of the institution, and nearly all, no matter what may be their mental condition, will derive positive benefit from their regular and daily use.

At the principal entrance to the grounds, stands a cottage "Lodge," or gate house of brown-stone with slate roof and ornamental iron cresting. It is arranged to accommodate the family of the gate keeper who will have charge of the walks and driveways. Our Institution as yet, is able to offer but few of the recreative amusements or employments possessed by older Hospitals. A few games of harmless nature are provided, and the billiard rooms invite those who are sufficiently restored to understand and enjoy the play. One evening each week is devoted to music and social enjoyments, which are participated in by patients and attendants under the direction of the officers. Two evenings are occupied by concerts, lectures, readings or stereopticon exhibitions. The Chapel has been regularly used on the sabbath, to the advantage and comfort of our patients. Acknowledgments are gratefully and sincerely due to the reverend gentlemen of Middletown and vicinity who have cheerfully and regularly conducted the church or chapel services since the opening of the Hospital.

During the past four years, a partial trial of the "cottage system" has been made; two dwelling houses, situated a few rods south of the main building were re-fitted and furnished in a plain manner for the occupation of fourteen male and sixteen female patients, selected from the class of quiet chronic cases. The buildings are simple wooden structures, heated by coal stoves, and lighted by oil lamps. Our experience is, that under favorable circumstances, a system of

cottages may become an important part of a regularly organized Hospital. Cottages substantially constructed of brick or stone, situated sufficiently near the main buildings to be properly heated by steam and lighted by gas from the common center, would be a very desirable addition to the present methods of caring for the insane. The Superintendent could, from day to day, transfer to cottages such patients as he found to require less and less restraint upon personal liberty.

During the winter of 1866, a commodious wharf was constructed on the banks of the Connecticut River, one third of a mile from the Hospital, on land deeded to the Trustees for this purpose. Nearly all the stone, brick and lumber used in the building were landed on this wharf; also the annual supply of coal. A substantial coal-shed capable of storing five hundred tons was erected near the landing. By this arrangement a cargo can be unloaded rapidly at any season of the year and kept under cover until such time as the Hospital teams can be advantageously used in hauling it to the building.

The government of this Hospital is vested in twelve Trustees. The following named gentlemen have been officially connected with the Institution in this capacity. Those in italics are still acting.

Ex. Gov. Joseph R. Hawley,	-	-	-	Hartford.
Ex. Gov. James E. English,	-	-	-	New Haven.
Ex. Gov. Marshal Jewell,	-	-	-	Hartford.
<i>Governor Charles R. Ingersoll,</i>	-	-	-	New Haven.
<i>H. Sidney Hayden,</i>	-	-	-	Windsor.
Leverett E. Pease,	-	-	-	Somers.
<i>Samuel G. Willard,</i>	-	-	-	Colchester.
Benjamin W. Tompkins,	-	-	-	Norwich.
Wm. B. Casey, M. D., (deceased),	-	-	-	Middletown.
<i>Richard S. Fellowes,</i>	-	-	-	New Haven.
Rev. Curtiss T. Woodruff, (removed to N. Y. City)	-	-	-	Norwalk.
<i>Robbins Battell,</i>	-	-	-	Norfolk.
<i>Benjamin Douglas,</i>	-	-	-	Middletown.
<i>Julius Hotchkiss,</i>	-	-	-	Middletown.
<i>Rev. Joseph Cummings, D. D., LL.D.,</i>	-	-	-	Middletown.
<i>Lucius S. Fuller,</i>	-	-	-	Tolland.
<i>Henry Woodward,</i>	-	-	-	Middletown.
<i>Joseph D. Bates,</i>	-	-	-	Danielsonville.
<i>Samuel Lynes, M. D.,</i>	-	-	-	Norwalk.

The Associate Officers are appointed by the Board of Trustees on the recommendation of the Superintendent.

These various positions have been filled as follows :

First Assistant Physician,	-	<i>Dr. Winthrop B. Hallock.</i>
Second Assistant Physician,	-	<i>Dr. Calvin S. May.</i>
Steward,	- - - - -	<i>Chas. W. Galpin.</i>
* Steward,	- - - - -	<i>J. Delos Atherton.</i>
Clerk,	- - - - -	<i>Frank B. Weeks.</i>
Farmer,	- - - - -	<i>Clinton W. Weatherbee.</i>
Matron,	- - - - -	<i>Mrs. Mary Hallock.</i>
Assistant Matron,	- - - - -	<i>Mrs. Margaret Dutton.</i>

Melvin B. Copeland Cashier of the Middletown National Bank, was appointed Treasurer in 1867, and has performed the duties of that office to this date.

Recognizing the importance of thorough scientific autopsies in doubtful cases, the Board of Trustees, in 1870, appointed Dr. Edward C. Seguin of New York, Special Pathologist. Some of the results of Dr. Seguin's investigations have been published with the annual reports.

The whole number of persons employed in the Hospital is seventy.

The building, including the cottages already mentioned, affords accommodations for four hundred and fifty patients and their attendants.

* The office of Steward was abolished in 1873, and the office of Clerk substituted.

FARMER'S REPORT.

To the Superintendent :

SIR:—I herewith present the following Report of the Farming operations for the year ending March 31st, 1876.

Quantity and Value of Products.

Hay, - -	121	tons.	- - -	\$2,420 00
Corn Fodder, -	7	do.	- - -	70 00
Straw, - -	17	do.	- - -	272 00
Oats, - -	151	bushels,	- - -	75 50
Rye, - -	88	do.	- - -	88 00
Broom Seed, -	45	do.	- - -	13 50
Potatoes, -	2,910	do.	- - -	1,455 00
Carrots, - -	172	do.	- - -	77 40
Beets, - -	433	do.	- - -	216 50
Onions, - -	260	do.	- - -	195 00
Turnips, -	224	do.	- - -	112 00
Beans, (string,) -	62	do.	- - -	65 00
Beans, (pole,) -	60	do.	- - -	72 75
Lima, shelled, (sold)	10¼	do.	- - -	41 00
Peas, (in shell,) -	72½	do.	- - -	137 00
Parsnips, -	50	do.	- - -	25 00
Sweet Corn, -	192	do.	- - -	192 00
Cucumbers, -	241	do.	- - -	241 00
Tomatoes, -	154	do.	- - -	115 50
Summer Squash, -	125½	do.	- - -	170 00
Winter Squash, -	6½	tons,	- - -	130 00
Lettuce, -	32	bushels,	- - -	32 00
Spinach, -	6	do.	- - -	4 50
Pie Plant, -	650	pounds,	- - -	13 00
Melons, -	10,070	do.	- - -	100 70
Cabbages, -	7,000	heads,	- - -	455 00
Celery, - -	1,500	do.	- - -	75 00

Asparagus,	-	3	bushels,	-	-	-	15	00
Strawberries,	-	450	quarts,	-	-	-	93	46
Raspberries,	-	62	do.	-	-	-	13	40
Currants,	-	5	bushels,	-	-	-	12	50
Pears,	-	20½	do.	-	-	-	41	00
Apples,	-	16	barrels,	-	-	-	48	00
Cider,	-	135	gallons,	-	-	-	13	50
Milk, (grass fed)	25,200		quarts	-	-	-	1,512	00
Beef,	-	600	pounds,	-	-	-	54	00
Veal,	-	1,681	do.	-	-	-	151	29
Pork,	-	7,880	do.	-	-	-	788	00
Pigs, (sold,)	-	-	-	-	-	-	186	00
Calves, (sold,)	-	-	-	-	-	-	5	00
Turkeys,	-	274	pounds,	-	-	-	60	28
Chickens,	-	203½	do.	-	-	-	49	91
Eggs,	-	510	dozen,	-	-	-	127	50
Broom Brush,	-	800	pounds,	-	-	-	64	00

Total Value, - - - \$10,099 19

Weight of each Hog,—345, 353, 303, 401, 322, 346, 448, 304, 545, 452, 607, 563, 442, 451, 464, 370, 367, 435, 362.

Total,—7,880 pounds. Average,—414 $\frac{14}{9}$.

Respectfully submitted,

C. W. WEATHERBEE,

Farmer.

TABLE I.

MOVEMENT OF THE POPULATION.

	Males.	Females.	Total.
Number at the beginning of the year, -	219	231	450
Admitted in the year, - - -	108	58	166
Total present in the year, - - -	327	289	616
Discharged,—Recovered, - - -	33	12	45
Improved, - - -	23	23	46
Stationary, - - -	18	14	32
Died, - - -	26	7	33
Remaining at the end of the year, -	227	233	460
Average present during the year, -	225.60	227.04	452.64

TABLE II.

ADMISSIONS AND DISCHARGES FROM THE BEGINNING
OF THE HOSPITAL.

	Males.	Females.	Total.
Admitted, - - - - -	714	558	1272
Discharged,—Recovered, - - -	158	81	239
Improved, - - -	99	92	191
Stationary, - - -	101	84	185
Died, - - - -	129	68	197

TABLE III.

NUMBER AT EACH AGE WHEN ADMITTED DURING THE YEAR.

AGE.	When Admitted.			When Attacked.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 15, - -	1	—	1	6	—	6
15 to 20, - -	9	4	13	9	5	14
20 to 25, - -	12	9	21	8	12	20
25 to 30, - -	12	4	16	15	7	22
30 to 35, - -	16	9	25	20	7	27
35 to 40, - -	16	9	25	6	7	13
40 to 45, - -	9	5	14	7	7	14
45 to 50, - -	5	5	10	9	6	15
50 to 60, - -	15	6	21	8	3	11
60 to 70, - -	5	5	10	8	2	10
70 to 80, - -	4	2	6	—	2	2
80 and over, -	1	—	1	—	—	—
Unknown, -	—	—	—	9	—	9
Not Insane, -	3	—	3	3	—	3
Total, -	108	58	166	108	58	166

TABLE IV.

NUMBER AT EACH AGE FROM BEGINNING OF THE HOSPITAL.

AGE.	When Admitted.			When Attacked.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 15, - -	5	2	7	18	5	23
15 to 20, - -	34	22	56	57	41	98
20 to 25, - -	80	63	143	96	81	177
25 to 30, - -	92	51	143	94	88	182
30 to 35, - -	89	79	168	99	74	173
35 to 40, - -	99	69	168	76	80	156
40 to 45, - -	70	72	142	58	53	111
45 to 50, - -	71	60	131	61	51	112
50 to 60, - -	82	66	148	63	50	113
60 to 70, - -	57	54	111	52	19	71
70 to 80, - -	20	12	32	7	9	16
80 and over, -	5	6	11	3	2	5
Unknown, -	1	1	2	18	3	21
Not Insane, -	9	1	10	12	2	14
Total, -	714	558	1,272	714	558	1,272

TABLE V.
NATIVITY OF PATIENTS ADMITTED.

NATIVITY.	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Connecticut, - -	61	29	90	413	271	684
New York, - -	7	1	8	38	32	70
Massachusetts, - -	—	—	—	11	10	21
Maine, - -	—	—	—	1	1	2
Rhode Island, - -	3	1	4	12	9	21
Pennsylvania, - -	—	—	—	3	—	3
Virginia, - -	—	—	—	3	2	5
North Carolina, - -	1	—	1	3	—	3
Vermont, - -	—	—	—	1	3	4
New Jersey, - -	—	—	—	4	2	6
Florida, - -	—	—	—	1	—	1
Louisiana, - -	—	—	—	—	1	1
Maryland, - -	—	—	—	1	1	2
Georgia, - -	—	—	—	—	1	1
South Carolina, - -	1	—	1	1	—	1
Ohio, - -	—	1	1	—	1	1
Canada, - -	—	—	—	5	—	5
France, - -	—	—	—	1	—	1
Germany, - -	6	3	9	26	25	51
England, - -	2	1	3	23	13	36
Ireland, - -	22	21	43	145	178	323
Scotland, - -	—	1	1	4	5	9
Italy, - -	—	—	—	2	2	4
Cuba, - -	—	—	—	—	1	1
Switzerland, - -	1	—	1	2	—	2
Sweden, - -	3	—	3	4	—	4
Bermuda, - -	—	—	—	1	—	1
Norway, - -	1	—	1	1	—	1
Unknown, - -	—	—	—	8	—	8
Total, - -	108	58	166	714	558	1,272

TABLE VI.
RESIDENCE OF PATIENTS ADMITTED.

RESIDENCE.	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
State at Large, - -	13	—	13	48	11	59
Hartford County, - -	24	11	35	169	109	278
New Haven “ - -	18	20	38	157	163	320
New London “ - -	10	9	19	73	68	141
Windham “ - -	5	—	5	17	22	39
Litchfield “ - -	7	5	12	41	52	93
Middlesex, “ - -	7	6	13	77	48	125
Tolland, “ - -	7	1	8	22	17	39
Fairfield, “ - -	17	6	23	101	66	167
Otherwise, - -	—	—	—	9	2	11
Total, - -	108	58	166	714	558	1,272

TABLE VII.
OCCUPATION OF THOSE ADMITTED.

OCCUPATION.	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Accountants, - - - - -	1	—	1	7	—	7
Agents, - - - - -	—	—	—	3	—	3
Artists, - - - - -	—	—	—	1	1	2
Barbers, - - - - -	—	—	—	3	—	3
Bar Tenders, - - - - -	1	—	1	1	—	1
Blacksmiths, - - - - -	3	—	3	11	—	11
Boiler Makers, - - - - -	2	—	2	3	—	3
Book Binders, - - - - -	—	—	—	1	—	1
Brewers, - - - - -	—	—	—	1	—	1
Bricklayers, - - - - -	2	—	2	3	—	3
Brokers, - - - - -	—	—	—	1	—	1
Brush Makers, - - - - -	—	—	—	2	—	2
Burnishers, - - - - -	—	—	—	2	—	2
Butchers, - - - - -	—	—	—	2	—	2
Cabinet Makers, - - - - -	1	—	1	8	—	8
Carmen, - - - - -	—	—	—	1	—	1
Carpenters, - - - - -	5	—	5	24	—	24
Carriage Makers, - - - - -	—	—	—	6	—	6
Chemists, - - - - -	—	—	—	1	—	1
Cigar Makers, - - - - -	—	—	—	2	—	2
Clerks, - - - - -	3	—	3	20	—	20
Clergymen, - - - - -	—	—	—	1	—	1
Clock Makers, - - - - -	1	—	1	3	—	3
Coachmen, - - - - -	—	—	—	1	—	1
Commercial Travelers, - - - - -	1	—	1	4	—	4
Conductors, - - - - -	1	—	1	2	—	2
Coopers, - - - - -	1	—	1	1	—	1
Curriers, - - - - -	1	—	1	3	—	3
Cutlers, - - - - -	—	—	—	1	—	1
Domestics, - - - - -	—	15	15	—	115	115
Draw Bridge Tenders, - - - - -	—	—	—	1	—	1
Druggists, - - - - -	—	—	—	4	—	4
Dyers, - - - - -	1	—	1	1	—	1
Electro Platers, - - - - -	—	—	—	3	—	3
Engineers, - - - - -	—	—	—	1	—	1
Factory Employes, - - - - -	4	3	7	23	32	55
Farmers, - - - - -	17	—	17	160	—	160
Fish Hook Makers, - - - - -	—	—	—	2	—	2
Gardeners, - - - - -	2	—	2	3	—	3
Glass Cutters, - - - - -	—	—	—	1	—	1
Grocers, - - - - -	—	—	—	3	—	3
Gunsmiths, - - - - -	—	—	—	1	—	1
Harness Makers, - - - - -	1	—	1	7	—	7
Hatters, - - - - -	—	—	—	2	—	2
Hostlers, - - - - -	1	—	1	7	—	7
Housekeepers, - - - - -	—	5	5	—	37	37
Housewives, - - - - -	—	23	23	—	215	215
Jewelers, - - - - -	1	—	1	1	—	1
Laborers. - - - - -	18	—	18	115	—	115

TABLE VII.—(Continued.)

OCCUPATION OF THOSE ADMITTED.

OCCUPATION.	Within the Year.			From the Beginning.		
	Males	Females.	Total.	Males.	Females.	Males.
Landlords, - - - - -	1	—	1	1	—	1
Lawyers, - - - - -	—	—	—	1	—	1
Lumbermen, - - - - -	—	—	—	1	—	1
Machinists, - - - - -	4	—	4	30	—	30
Manufacturers, - - - - -	1	—	1	6	—	6
Mariners, - - - - -	—	—	—	2	—	2
Mattress Makers, - - - - -	—	—	—	1	—	1
Mechanics, - - - - -	3	—	3	37	—	37
Merchants, - - - - -	7	—	7	15	—	15
Millers, - - - - -	—	—	—	2	—	2
Moulders, - - - - -	1	—	1	4	—	4
Newsboys, - - - - -	—	—	—	2	—	2
Night Watchmen, - - - - -	1	—	1	1	—	1
No Employment, - - - - -	9	8	17	48	82	130
Painters, - - - - -	2	—	2	7	—	7
Paper Makers, - - - - -	—	—	—	2	—	2
Peddlers, - - - - -	1	—	1	3	—	3
Physicians, - - - - -	1	—	1	4	—	4
Pilots, - - - - -	—	—	—	3	—	3
Powder Makers, - - - - -	—	—	—	1	—	1
Printers, - - - - -	—	—	—	2	—	2
Pump Makers, - - - - -	—	—	—	1	—	1
Quarrymen, - - - - -	1	—	1	13	—	13
Rubber Workers, - - - - -	1	—	1	2	—	2
Sailors, - - - - -	—	—	—	10	—	10
Sail Makers, - - - - -	1	—	1	2	—	2
Saloon Keepers, - - - - -	—	—	—	2	—	2
Seamstresses, - - - - -	—	1	1	—	22	22
Shipping Merchants, - - - - -	—	—	—	1	—	1
Shoe Makers, - - - - -	—	—	—	9	—	9
Silver Plate Manufacturers, - - - - -	—	—	—	1	—	1
Stone Masons, - - - - -	2	—	2	4	—	4
Students, - - - - -	1	—	1	3	6	9
Speculator, - - - - -	1	—	1	1	—	1
Superintendents of Factories, - - - - -	—	—	—	3	—	3
Tailors, - - - - -	—	—	—	5	—	5
Tailoresses, - - - - -	—	—	—	—	4	4
Teachers, - - - - -	1	3	4	6	21	27
Telegraph Operators, - - - - -	—	—	—	3	—	3
Tinsmiths, - - - - -	—	—	—	4	—	4
Truss Makers, - - - - -	—	—	—	1	—	1
Unknown, - - - - -	—	—	—	10	22	32
Waiters, - - - - -	—	—	—	2	—	2
Weavers, - - - - -	—	—	—	2	1	3
Wire Weavers, - - - - -	—	—	—	1	—	1
Wood Carvers, - - - - -	1	—	1	1	—	1
Total, - - - - -	108	58	166	714	558	1,272

TABLE VIII.

CIVIL CONDITION OF THOSE ADMITTED.

	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Single, - - - -	44	29	73	341	236	577
Married, - - - -	49	21	70	300	222	522
Widowed, - - - -	8	8	16	46	79	125
Unknown, - - - -	7	—	7	27	21	48
Total, - - - -	108	58	166	714	558	1,272

TABLE IX.

HOW COMMITTED.

	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
By Friends, - - - -	15	1	16	86	53	139
Probate Judges, - - - -	74	56	130	552	490	1,042
Judges of Superior Court, -	13	1	14	31	4	35
Governor's Order, - - -	2	—	2	24	4	28
Justice or Police Court, -	4	—	4	21	7	28
Total, - - - -	108	58	166	714	558	1,272

TABLE X.

HOW SUPPORTED.

	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
By Self or Friends (paying),	15	1	16	88	52	140
By State and Friends (indigent),	39	25	64	197	203	400
By State and Town (town poor),	40	31	71	372	291	663
By State alone, - - - -	14	1	15	57	12	69
Total, - - - -	108	58	166	714	558	1,272

TABLE XI.

FORM OF DISEASE IN THOSE ADMITTED.

FORM OF DISEASE.	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Mania, Acute, - -	37	22	59	214	155	369
do. Chronic, - -	41	25	66	239	234	473
do. Epileptic, - -	7	1	8	34	15	49
do. Puerperal, - -	—	—	—	—	9	9
do. Suicidal, - -	—	—	—	3	5	8
do. Homicidal, - -	—	—	—	4	2	6
do. Recurrent, - -	—	3	3	4	12	16
Delirium, Simple, - -	—	—	—	10	—	10
Monomania, - -	—	—	—	15	4	19
Melancholia, Acute, - -	8	4	12	42	48	90
do. Chronic, - -	—	1	1	22	28	50
no. Attonita, - -	—	—	—	2	2	4
General Paresis, - -	—	1	1	10	1	11
Methomania, (Inebriates), - -	8	—	8	38	1	39
Dementia, Acute, - -	1	—	1	9	2	11
do. Chronic, - -	—	—	—	21	25	46
do. Senile, - -	2	1	3	14	10	24
Imbecility, - -	1	—	1	21	3	24
Not Insane, - -	3	—	3	12	2	14
Total, - -	108	58	166	714	558	1,272

TABLE XII.

COMPLICATIONS (OF NERVOUS SYSTEM) IN THOSE ADMITTED.

COMPLICATIONS.	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Aphasia, - -	—	—	—	3	—	3
Apoplectic, - -	—	—	—	4	—	4
Chorea, - -	—	—	—	3	2	5
Epileptic, - -	7	1	8	32	15	47
Hemiplegia, - -	1	—	1	4	1	5
Hereditary, - -	28	13	41	127	117	244
Paraplegia, - -	—	—	—	2	2	4
Paralysis Agitans, - -	—	—	—	—	1	1
Prog. Muscular Atrophy, - -	—	—	—	—	1	1
Pseudo, Hypertrophic Paralysis, - -	—	—	—	—	1	1
Without Complications, - -	72	44	116	539	418	957
Total, - -	108	58	166	714	558	1,272

TABLE XIII.

NUMBER OF ATTACKS IN THOSE ADMITTED.

	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
First, - - -	76	44	120	456	370	826
Second, - - -	11	6	17	97	82	179
Third, - - -	3	—	3	26	32	58
Fourth, - - -	—	1	1	12	11	23
Fifth, - - -	—	2	2	4	6	10
Sixth, - - -	—	1	1	3	4	7
Seventh, - - -	—	—	—	2	2	4
Eighth, - - -	—	1	1	—	2	2
Several, - - -	—	1	1	29	15	44
Unknown, - -	15	2	17	73	32	105
Not Insane, - -	3	—	3	12	2	14
Total, - - -	108	58	166	714	558	1,272

TABLE XIV.

DURATION OF INSANITY BEFORE ENTRANCE OF THOSE ADMITTED.

	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Less than 1 month,	17	10	27	100	65	165
1 to 3 months, -	7	7	14	119	62	181
3 to 6 do. -	11	4	15	62	35	97
6 to 9 do. -	5	5	10	40	41	81
9 to 12 do. -	8	3	11	36	26	62
12 to 18 do. -	6	4	10	35	41	76
18 to 24 do. -	3	3	6	28	23	51
2 to 3 years, -	6	4	10	56	52	108
3 to 5 do. -	9	7	16	60	59	119
5 to 10 do. -	13	5	18	56	46	102
10 to 15 do. -	1	3	4	27	24	51
15 to 20 do. -	3	1	4	13	23	36
20 to 25 do. -	—	1	1	8	8	16
25 to 30 do. -	1	—	1	10	1	11
30 and over, -	1	1	2	3	15	18
Unknown, -	14	—	14	49	35	84
Not Insane, -	3	—	3	12	2	14
Total, - - -	108	58	166	714	558	1,272

TABLE XV.

RECOVERED OF THOSE ATTACKED AT THE SEVERAL AGES FROM
THE BEGINNING.

AGE.	Number Recovered.			Per Cent Recovered of those Attacked at Each Age.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 15, - - -	—	—	—	—	—	—
15 to 20, - - -	9	8	17	15.78	20.	17.34
20 to 25, - - -	27	16	43	28.10	20.	24.29
25 to 30, - - -	23	14	37	24.46	15.90	20.32
30 to 35, - - -	21	11	32	21.21	14.86	18.50
35 to 40, - - -	24	11	35	31.57	13.75	22.43
40 to 45, - - -	18	10	28	31.03	18.84	25.22
45 to 50, - - -	14	6	20	23.	11.76	17.85
50 to 60, - - -	12	4	16	19.04	8.	14.16
60 to 70, - - -	9	1	10	17.30	5.26	14.08
70 to 80, - - -	—	—	—	—	—	—
Over 80, - - -	1	—	1	33.33	—	20.
Total, - - -	158	81	239			

TABLE XVI.

RECOVERED AFTER VARIOUS DURATIONS OF DISEASE BEFORE
TREATMENT, FROM THE BEGINNING.

DURATION.	Number Recovered.			Per Cent Recovered.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 1 month, - -	63	31	94	63.	47.69	56.96
1 to 3 months, - -	49	22	71	41.17	35.48	39.22
3 to 6 do. - - -	17	7	24	27.42	20.	24.74
6 to 9 do. - - -	9	5	14	22.50	12.19	17.28
9 to 12 do. - - -	7	4	11	19.44	15.38	17.24
12 to 18 do. - - -	7	6	13	20.00	14.63	17.10
18 to 24 do. - - -	1	1	2	3.57	4.34	3.92
2 to 3 years, - - -	2	3	5	3.57	5.76	4.62
3 to 5 do. - - -	2	2	4	3.33	3.38	3.36
5 to 10 do. - - -	1	—	1	1.78	—	.98
Over 10, - - -	—	—	—	—	—	—
Total Recovered, -	158	81	239			

TABLE XVII.

DURATION OF TREATMENT OF THOSE RECOVERED FROM THE BEGINNING.

DURATION.	Number Recovered.		
	Males.	Females.	Total.
Under 1 month, - - - -	37	9	46
1 to 2 months, - - - -	35	11	46
2 to 3 do. - - - -	28	15	43
3 to 6 do. - - - -	21	26	47
6 to 9 do. - - - -	18	8	26
9 to 12 do. - - - -	9	2	11
12 to 18 do. - - - -	7	7	14
18 to 24 do. - - - -	—	1	1
2 to 3 years, - - - -	—	2	2
3 to 5 do. - - - -	2	—	2
Over 5 do. - - - -	1	—	1
Total, - - - -	158	81	239
Average duration of all, - - - -	4.63 months.	5.54 months.	4.98 months.

TABLE XVIII.

WHOLE DURATION OF DISEASE OF THOSE RECOVERED FROM THE BEGINNING.

DURATION.	Number Recovered.		
	Males.	Females.	Total.
Under 1 month, - - - -	30	8	38
1 to 2 months, - - - -	41	14	55
2 to 3 do. - - - -	14	7	21
3 to 6 do. - - - -	20	14	34
6 to 9 do. - - - -	13	15	28
9 to 12 do. - - - -	13	4	17
12 to 18 do. - - - -	10	8	18
18 to 24 do. - - - -	8	3	11
2 to 3 years, - - - -	3	5	8
3 to 5 do. - - - -	4	3	7
Over 5 do. - - - -	2	—	2
Total, - - - -	158	81	239
Average duration of all, - - - -	7.04 months	9 months.	8 months.

TABLE XIX.

FORM OF DISEASE OF THOSE RECOVERED FROM THE BEGINNING.

DISEASE.	Number Recovered.			Per cent Recovered of each form admitted.		
	Males.	Females.	Total.	Males.	Females.	Total.
Mania, Acute, - -	98	49	147	45.79	31.61	40.
do. Chronic, - -	5	10	15	2.09	4.27	3.17
do. Epileptic, - -	1	—	1	2.94	—	2.04
do. Puerperal, - -	—	4	4	—	44.44	44.44
do. Recurrent, - -	2	3	5	50.	25.00	31.25
do. Suicidal, - -	—	2	2	—	40.	25.
Delirium, Simple, - -	10	—	10	100.	—	100.
Monomania, - -	4	1	5	26.66	25.	26.31
Methomania, (Inebriates,) -	23	1	24	60.52	100.	61.53
Melancholia, Acute, -	14	10	24	33.33	20.83	26.66
do. Chronic, -	1	1	2	4.55	3.57	4.
Total, - - -	158	81	239			

TABLE XX.

CAUSE, (EXCITING,) OF DISEASE OF THOSE RECOVERED FROM THE BEGINNING.

CAUSES.	Number Recovered.			Per cent recovered of each class admitted.		
	Males.	Females.	Total.	Males.	Females.	Total.
Anxiety of mind, business and otherwise, - -	12	4	16	29.27	25.	28.07
Connected with the affections, - - -	6	5	11	33.33	17.85	23.91
Connected with fluctuations of fortune, - -	5	—	5	45.45	—	31.25
Connected with religion, -	7	1	8	50.	10.	33.33
Epilepsy, - - -	1	—	1	3.03	—	2.04
Excessive Venery, - -	2	—	2	50.	—	50.
Ill Health, - - -	19	30	49	17.14	19.23	18.39
Intemperance, - - -	60	4	64	61.22	50.	63.77
Masturbation, - - -	4	—	4	11.89	—	10.
Nervous Shock, - - -	—	2	2	—	50.	22.22
Over-study, - - -	—	2	2	—	22.22	14.28
Puerperal, - - -	—	6	6	—	30.	30.
Tobacco, - - -	2	—	2	40.	—	40.
Unknown, - - -	40	27	67	12.90	10.	11.53
Total, - - -	158	81	239			

TABLE XXI.

NATIVITY OF THOSE RECOVERED FROM THE BEGINNING.

COUNTRY.	Number Recovered.			Per cent recovered of each class admitted.		
	Males.	Females.	Total.	Males.	Females.	Total.
United States, white, -	111	54	165	23.31	16.41	20.49
do. colored, -	2	1	3	13.33	20.	15.
Canada, - - -	2	—	2	40.	—	40.
England, - - -	9	1	10	39.13	7.70	27.77
Ireland, - - -	25	20	45	16.55	11.23	13.92
Germany, - - -	7	4	11	26.92	16.	21.56
Italy, - - -	1	1	2	50.	50.	50.
Sweden, - - -	1	—	1	25.	—	25.
Total, - - -	158	81	239			

NOTE.—From the beginning of the Hospital 16 colored males (including one from Bermuda) and 5 colored females have been admitted.

TABLE XXII.

AGES AT DEATH.

AGE.	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 15, - - -	—	—	—	—	—	—
15 to 20, - - -	—	—	—	2	1	3
20 to 25, - - -	1	—	1	6	4	10
25 to 30, - - -	1	—	1	8	8	16
30 to 35, - - -	—	—	—	3	1	4
35 to 40, - - -	2	—	2	18	7	25
40 to 45, - - -	2	—	2	13	7	20
45 to 50, - - -	6	1	7	18	8	26
50 to 60, - - -	6	1	7	22	9	31
60 to 70, - - -	7	3	10	22	14	36
70 to 80, - - -	1	2	3	13	7	20
80 to 90, - - -	—	—	—	3	2	5
Over 90, - - -	—	—	—	1	—	1
Total, - - -	26	7	33	129	68	197

TABLE XXIII.
DEATH AND THE CAUSES.

CAUSES.	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Apoplexy, - - -	3	—	3	11	1	12
Acute Desquamitive Nephritis	—	—	—	—	1	1
Bright's Disease, - -	2	1	3	3	2	5
Cancer of Breast, - -	—	—	—	—	1	1
Cancer of Stomach, - -	—	—	—	1	—	1
Carbuncle, Exhaustion from,	—	—	—	1	—	1
Cirrhosis, - - -	—	—	—	1	1	2
Congestion of Lungs, -	—	—	—	1	1	2
Diarrhœa, - - -	—	1	1	3	3	6
Drowning while Swimming,	—	—	—	1	—	1
Dysentery, - - -	—	1	1	1	1	2
Epilepsy, - - -	1	—	1	5	4	9
Erysipelas, - - -	1	—	1	3	—	3
Gangrene of Lungs, - -	1	—	1	1	1	2
General Paresis, - - -	2	—	2	7	—	7
General Dropsy, - - -	—	—	—	1	—	1
Inanition, - - -	—	—	—	4	4	8
Injuries from Fall, - -	2	—	2	2	—	2
Leucocytosis, - - -	—	—	—	—	1	1
Mania, Acute, Exhaust'n from,	1	1	2	18	8	26
Mania, Chronic, do. do.	—	—	—	12	6	18
Melancholia, Exhaust'n from,	1	—	1	2	—	2
Meningitis, - - -	—	—	—	—	1	1
Paralysis, Exhaustion from,	1	—	1	1	—	1
Phthisis, - - -	2	1	3	12	9	21
Pleurisy, - - -	—	—	—	1	—	1
Pneumonia, - - -	—	—	—	7	4	11
Pyæmia, - - -	—	—	—	1	—	1
Pyo-Thorax, - - -	1	—	1	1	—	1
Senile Decay, - - -	2	2	4	13	8	21
Septicaemia, - - -	1	—	1	1	—	1
Shock from Injuries, - -	—	—	—	—	1	1
Strangulation by Food, -	2	—	2	3	—	3
Strangulation by Suicide, -	1	—	1	2	3	5
Suffocat'n during Epileptic fit,	—	—	—	1	—	1
Syphilis, - - -	1	—	1	1	—	1
Typho-Mania, - - -	—	—	—	—	2	2
Undetermined, - - -	—	—	—	6	4	10
Violence, - - -	1	—	1	1	1	2
Total, - - -	26	7	33	129	68	197

TABLE XXIV.
RATIO OF DEATHS FROM THE BEGINNING.

PER CENT.	Males.	Females.	Total.
Of all Admitted, - - -	18.06	12.19	15.49
Of Average Number in Hospital, -	9.08	4.20	6.93

TABLE XXV.

DURATION OF DISEASE OF THOSE WHO DIED FROM BEGINNING.

DURATION.	From Admission into the Hospital.			From the Attack.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 1 month, -	22	15	37	5	6	11
1 to 2 months, -	8	2	10	7	3	10
2 to 3 do. -	17	3	20	7	1	8
3 to 6 do. -	16	8	24	8	3	11
6 to 9 do. -	14	5	19	10	5	15
9 to 12 do. -	11	3	14	4	6	10
12 to 18 do. -	14	9	23	15	2	17
18 to 24 do. -	3	1	4	12	2	14
2 to 3 years, -	9	7	16	9	4	13
3 to 5 do. -	10	13	23	17	12	29
5 to 10 do. -	5	2	7	12	8	20
10 to 15 do. -	—	—	—	9	4	13
15 to 20 do. -	—	—	—	4	5	9
20 to 25 do. -	—	—	—	4	1	5
25 to 30 do. -	—	—	—	1	1	2
30 to 40 do. -	—	—	—	2	4	6
40 to 50 do. -	—	—	—	1	—	1
Unknown, -	—	—	—	2	1	3
Average of all, -	months. 14.33	months. 19.11	months. 16.65	years. 5.08	years. 6.80	years. 5.64

TABLE XXVI.

REMAINING IN THE HOSPITAL AT THE END OF THE YEAR.

AGE.	Males.	Females.	Total.
Under 15, - - - - -	—	—	—
15 to 20, - - - - -	4	2	6
20 to 25, - - - - -	19	13	32
25 to 30, - - - - -	24	16	40
30 to 35, - - - - -	36	26	62
35 to 40, - - - - -	36	45	81
40 to 45, - - - - -	24	26	50
45 to 50, - - - - -	22	35	57
50 to 60, - - - - -	36	42	78
60 to 70, - - - - -	18	19	37
70 to 80, - - - - -	7	6	13
80 to 90, - - - - -	1	3	4
Over 90, - - - - -	—	—	—
Total, - - - - -	227	233	460

TABLE XXVII.

REMAINING AT THE END OF THE YEAR.—DURATION OF THE DISEASE.

DURATION.	Since Admission.			Since the Attack.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 1 month,	2	5	7	—	—	—
1 to 2 months,	2	4	6	—	—	—
2 to 3 do. -	1	1	2	3	—	3
3 to 6 do. -	17	9	26	6	1	7
6 to 9 do. -	25	14	39	11	7	18
9 to 12 do. -	17	11	28	9	13	22
12 to 18 do. -	15	12	27	15	11	26
18 to 24 do. -	22	26	48	15	7	22
2 to 3 years,	26	41	67	29	29	58
3 to 5 do. -	17	31	48	35	44	79
5 to 10 do. -	83	79	162	42	45	87
10 to 15 do. -	—	—	—	30	34	64
15 to 20 do. -	—	—	—	15	16	31
20 to 25 do. -	—	—	—	8	12	20
25 to 30 do. -	—	—	—	6	5	11
30 to 40 do. -	—	—	—	3	5	8
40 and over, -	—	—	—	—	4	4
Total, - -	227	233	460	227	233	460

TABLE XXVIII.

REMAINING AT THE END OF THE YEAR.—PROSPECT.

PROSPECT.						Males.	Females.	Total.
Curable, - - - - -	-	-	-	-	-	12	12	24
Incurable, - - - - -	-	-	-	-	-	215	221	436
Total, - - - - -	-	-	-	-	-	227	233	460

TABLE XXIX.

ADMISSIONS FROM CAUSES.

CAUSES.	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Anx'ty of Mind, Bus. and otherwise.	7	6	13	41	16	57
Apoplexy, - - - - -	1	—	1	9	1	10
Connected with the Affections, -	4	1	5	18	28	46
Epilepsy, - - - - -	6	1	7	33	15	48
Excessive Venery, - - - - -	2	—	2	4	—	4
Fluctuations of Fortune, - - -	5	—	5	11	5	16
Ill Health, - - - - -	16	18	34	105	156	261
Injury to Head, - - - - -	2	—	2	2	—	2
Intemperance, - - - - -	17	2	19	98	8	106
Masturbation, - - - - -	8	—	8	37	3	40
Meningitis-Acute, - - - - -	—	—	—	—	2	2
Nervous Shock, - - - - -	1	1	2	5	4	9
Not Insane, - - - - -	2	—	2	11	2	13
Old Age, - - - - -	1	1	2	2	6	8
Over Study, - - - - -	1	1	2	5	9	14
Over Work, - - - - -	3	2	5	3	2	5
Puerperal, - - - - -	—	1	1	—	20	20
Religion, - - - - -	2	2	4	14	10	24
Syphilis, - - - - -	1	—	1	1	—	1
Tobacco, - - - - -	2	—	2	5	—	5
Unknown or Undetermined, -	27	22	49	310	271	581
Total, - - - - -	108	58	166	714	558	1,272

TABLE XXX.

OPERATIONS OF THE HOSPITAL FROM THE BEGINNING, IN
EACH YEAR.

PATIENTS.	Year ending March 31, 1869.	Year ending March 31, 1870.	Year ending March 31, 1871.	Year ending March 31, 1872.	Year ending March 31, 1873.	Year ending March 31, 1874.	Year ending March 31, 1875.	Year ending March 31, 1876.	Total.
<i>Admitted:</i>									
Males, -	165	78	49	56	43	93	122	108	714
Females, -	103	56	26	39	31	160	88	58	558
Total, -	268	134	75	92	74	253	210	166	1272
<i>Discharged,—</i>									
<i>Recovered:</i>									
Males, -	25	27	14	11	8	16	24	33	158
Females, -	—	16	6	6	3	21	17	12	81
Total, -	25	43	20	17	11	37	41	45	239
<i>Improved:</i>									
Males, -	11	8	14	7	8	9	19	23	99
Females, -	—	10	5	4	5	20	25	23	92
Total, -	11	18	19	11	13	29	44	46	191
<i>Stationary:</i>									
Males, -	6	17	8	14	11	13	14	18	101
Females, -	—	10	6	10	9	15	20	14	84
Total, -	6	27	14	24	20	28	34	32	185
<i>Died:</i>									
Males, -	14	18	11	9	12	18	21	26	129
Females, -	1	3	10	6	9	17	15	7	68
Total, -	15	21	21	15	21	35	36	33	197
Whole No. in the year, -	268	343	307	329	336	524	605	616	
Av. No. in the year, -	95.15	225.27	233.69	242.59	264.53	339.51	425.80	452.64	
No. at the end of year, -	209	232	237	262	271	395	450	460	

TABLE XXXI.

ADMISSIONS AND DISCHARGES--RATIO PER CENT.

	Within the Year.	From the Beginning.
<i>Admissions from Causes:</i>		
Anxiety of Mind and Over-study, - -	7.84	4.48
Apoplexy, - - - - -	.60	.08
Connected with the Affections, - - -	3.01	3.61
Connected with Loss of Property, - -	3.01	1.26
Connected with Religion, - - - -	2.41	1.88
Epilepsy, - - - - -	4.27	3.77
Ill Health, - - - - -	20.48	22.09
Intemperance, - - - - -	11.44	8.64
Masturbation, - - - - -	4.82	3.14
Old Age, - - - - -	1.20	.68
Puerperal, - - - - -	.6	1.57
Unknown, - - - - -	29.52	45.67
<i>Recovered of all cases admitted,</i>		
Under One Year, - - - - -	46.75	36.51
One Year and Over, - - - - -	10.46	3.70
Deaths of All Under Care, - - - - -	5.35	15.48
Deaths of Average Number in Hospital, -	7.28	6.93

TREASURER'S REPORT.

The following statement of the fiscal concerns of "The Connecticut Hospital for the Insane," for the year commencing April 1st, 1875, and ending March 31st, 1876, is respectfully submitted to the Board of Trustees.

Receipts.

Balance in hands of Treasurer, April 1st, 1875,	\$4,408 45
Revenue Account from the Hospital, - -	124,305 60
Amount of temporary loan, - - - -	9,910 75
	\$138,624 80

Payments.

Amount of Superintendent's orders, including payment of loans, - - - - -	\$137,420 36
Balance in hand of Treasurer, March 31st, 1876,	1,204 44
	\$138,624 80

All of which is respectfully submitted.

M. B. COPELAND,

Treasurer.

Middletown, Conn., April 1st, 1876.

We hereby certify that we have examined the vouchers and accounts of the Hospital, of which the above is an abstract, and find them correct.

H. SIDNEY HAYDEN,
JOSEPH CUMMINGS,

Auditors.

SUPERINTENDENT'S FINANCIAL REPORT.

Debtor.

1875.			
April 1st.	To Cash on hand,	- -	\$436.95
	To Balance in Bank,	- -	4,408.45
1876.			
March 31.	To Revenue (for year),		124,305.60
			\$129,151.00

Credit.

April, 1875.	By Vouchers,	- - -	\$11,208.83
May, "	" "	- - -	8,722.67
June, "	" "	- - -	9,562.87
July, "	" "	- - -	11,062.87
August, "	" "	- - -	12,501.44
Sept., "	" "	- - -	9,104.60
Oct., "	" "	- - -	13,310.00
Nov., "	" "	- - -	13,732.84
Dec., "	" "	- - -	9,403.60
Jan., 1876.	" "	- - -	12,033.12
Feb'y, "	" "	- - -	9,625.47
March, "	" "	- - -	4,491.37
			124,759.68
Mar. 31, "	" Cash on hand,	- -	3,199.28
" 31, "	" Balance in Bank,	- -	1,192.04
			\$129,151.00

MIDDLETOWN, APRIL 29th, 1876.

We hereby certify that we have examined the accounts and vouchers of the Connecticut Hospital for the Insane, and find the same to be correct. Also, that for the year ending March 31st, 1876, there remained in the hands of the Treasurer of the Institution \$1,192.04 in cash, and in the hands of the Superintendent \$3,199.28 in cash, making a total of \$5,391.52 cash on hand at the above date.

JOHN S. DOBSON, } *Auditors of Accounts of State*
 GREEN KENDRICK. } *Institutions for 1875-6.*

Abstract of Vouchers for the Year Ending March 31st, 1876.

MONTH.	Salaries of Officers and Pay of Employees.	Furniture and Fixtures.	Fuel and Lights.	Dry Goods and Clothing.	Stationery and Postage.	Provision.	Fish.	Flour.	Meat.	Groceries.	Farm and Garden.	Construction.	Freight.	Drugs.	Refunded.	Burial.	Insurance.	Miscellaneous.	Total.
1875. April,	\$2,547.70	\$144.79	\$4,048.49	\$520.12	\$92.69	\$469.48	\$112.64	\$34.25	\$570.18	\$848.69	\$754.95	\$402.84	\$9.68	\$41.35	121.00	\$34.00	585.00	\$70.30	\$11,208.83
May,	2,487.02	94.13	35.95	330.14	4.25	580.49	188.39	952.22	1,437.45	1925.13	1,142.47	408.03	28.44	74.15	—	10.00	—	24.37	8,722.67
June,	2,470.22	247.95	699.22	304.28	150.90	523.78	110.85	712.00	1,546.35	693.19	979.19	926.76	8.05	102.13	125.54	—	—	52.46	9,572.87
July,	2,589.32	40.75	1,837.57	422.15	16.79	601.94	151.31	—	589.01	621.48	366.79	3,445.38	16.12	185.05	50.37	10.00	—	118.80	11,062.87
Aug.,	2,582.90	155.16	3,902.36	277.73	81.88	711.13	113.12	679.00	1,174.98	736.27	569.72	1,242.60	19.89	103.50	73.00	—	—	78.29	12,501.44
Sept.,	2,584.12	335.27	2,094.72	134.09	46.15	757.09	128.66	—	429.87	808.39	197.62	1,324.66	21.47	50.25	74.78	50.85	—	66.51	9,104.69
Oct.,	2,812.25	213.21	4.20	556.60	73.32	787.86	146.35	—	1,743.01	812.23	656.84	4,897.86	7.45	441.26	46.56	—	—	101.00	13,310.09
Nov.,	2,724.54	253.37	1,902.83	386.02	90.20	1,966.03	141.16	724.09	218.10	771.20	450.15	3,902.58	38.22	67.81	6.50	20.00	—	70.13	13,732.84
Dec., 1876, Jan.,	2,801.13	573.02	1,253.12	105.00	81.40	85.86	25.20	—	1,681.85	114.11	139.34	2,258.25	29.14	211.33	—	—	—	58.85	9,403.69
Feb.,	2,764.44	247.22	604.80	884.12	30.60	1,171.52	196.06	722.91	499.73	1,494.20	362.24	2,524.62	27.76	200.84	4.15	—	40.00	257.91	12,083.12
March,	2,699.93	285.86	—	592.81	172.89	88.75	444.40	61.00	1,110.83	745.25	612.96	2,377.35	8.75	199.32	60.90	—	—	164.45	9,625.47
	2,434.00	20.60	7.50	86.15	29.12	15.51	15.00	91.09	329.26	14.86	855.55	391.20	13.41	—	10.37	—	—	177.75	4,491.37
Total,	\$31,497.57	2,611.33	16,306.76	4,699.21	870.19	7,759.44	1,773.14	3,976.38	11,130.62	8,588.01	7,087.82	24,052.22	228.38	1,677.07	573.25	124.85	625.00	1,241.44	124,759.63

APPENDIX.

ADMISSION OF PATIENTS.

1. Whenever a patient is sent to the Hospital by the order of the Probate Court, the order or warrant, or a copy thereof, by which the person is sent, shall be lodged with the Superintendent.

2. Each patient, before admission, shall be made perfectly clean, and be free from vermin, or any contagious or infectious disease.

3. Each male patient shall be provided with at least two shirts, one woolen coat, one woolen vest, one pair of woolen pantaloons, two pair new socks, one pair new shoes or boots, and one comfortable outside garment.

Each female patient shall, in addition to a quantity of under-clothing, shoes and stockings corresponding to that required for the male patient, have one flannel peticoat, two good dresses, one cloak or other good outside garment. Extra and better apparel is very desirable for Chapel worship and out of-door's exercise and riding.

4. In all cases the patient's best clothing should be sent; it will be carefully preserved, and only used when deemed necessary for the purpose above mentioned. Jewelry, and all superfluous articles of dress, knives, etc., should be left at home, as they are liable to be lost, and for which the officers of the Hospital are not responsible.

5. A written history of the case should be sent with the patient, and, if possible, some one acquainted with the individual should accompany him to the Hospital, from whom minute, but often essential, particulars may be learned.

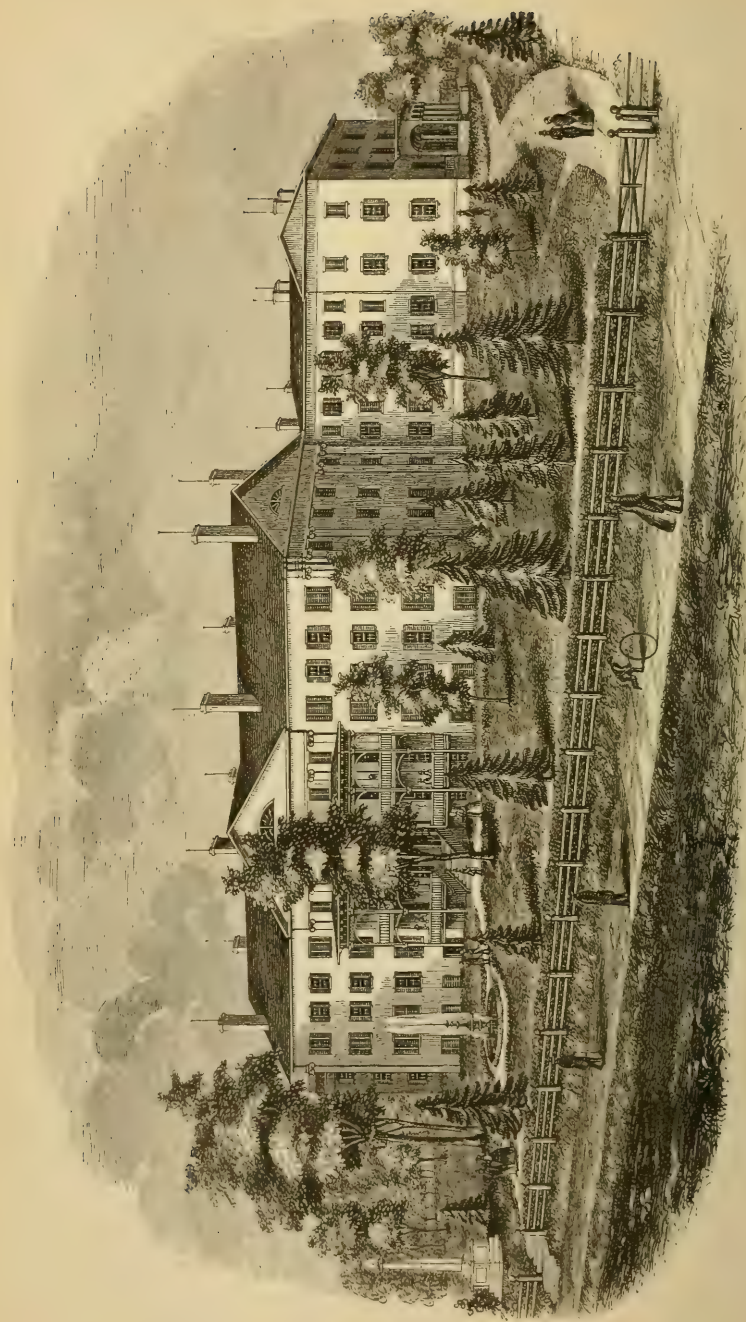
6. The price of board, including washing, mending, and attendance, for all who are supported at the public charge, is five dollars per week.

7. Pauper patients, or those supported partly by the towns in which they reside, and partly by the State, are admitted agreeably to Sections Four and Six of Amended Act, 1867, and By-Laws.

8. Indigent persons, or those possessing little property, and partly supported by friends and partly by the State, are admitted under Section Four of Amended Act, 1867, and By-Laws.

9. Private patients, or those supported by themselves or their friends, are admitted to the Hospital under Section Five of Amendment to Act approved July 23, 1867, and By-Laws.

10. Visitors are admitted to the Institution between the hours of ten, A. M., and twelve, M., and between two and four, P. M., on Mondays, Wednesdays, and Fridays only, but no visitors shall be admitted to the Wards occupied by patients without express permission from the Superintendent, and especial care is to be taken that no amount of visiting is permitted that might prove injurious to the patients.



AMERICAN ASYLUM.

ALPHABET OF THE DEAF AND DUMB.

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THE
Sixtieth Annual Report
OF THE
DIRECTORS AND OFFICERS
OF THE
AMERICAN ASYLUM,
AT HARTFORD,
FOR THE
EDUCATION AND INSTRUCTION
OF THE
DEAF AND DUMB.

PRESENTED TO THE ASYLUM, MAY 13th, 1876.

HARTFORD:
PRESS OF WILEY, WATERMAN & EATON.
1876.

Board of Directors.

PRESIDENT.

HON. CALVIN DAY.

VICE-PRESIDENTS.

JAMES B. HOSMER,
CHARLES GOODWIN,
JOHN BEACH,
SAMUEL S. WARD,

ROLAND MATHER,
NATHANIEL SHIPMAN,
GEO. M. BARTHOLOMEW,
JOHN C. PARSONS.

DIRECTORS.

(By Election.)

PINCKNEY W. ELLSWORTH,
ERASTUS COLLINS,
JONATHAN B. BUNCE,
ROWLAND SWIFT,
FRANCIS B. COOLEY,

JOHN C. DAY,
WILLIAM M. HUDSON,
FRANK W. CHENEY,
EDWARD B. WATKINSON,
GEORGE M. WELCH.

EX-OFFICIO.

HIS EXCELLENCY, SELDEN CONNOR, Governor of Maine.

HON. SUMNER J. CHADBOURNE, Secretary of State.

HIS EXCELLENCY, PERSON C. CHENEY, Governor of New Hampshire.

HON. B. F. PRESCOTT, Secretary of State.

HIS EXCELLENCY, ASAHIEL PECK, Governor of Vermont.

HON. GEO. W. NICHOLS, Secretary of State.

HIS EXCELLENCY, ALEXANDER H. RICE, Governor of Massachusetts.

HON. HENRY B. PEIRCE, Secretary of State.

HIS EXCELLENCY, HENRY LIPPITT, Governor of Rhode Island.

HON. JOSHUA M. ADDEMAN, Secretary of State.

HIS EXCELLENCY, CHARLES R. INGERSOLL, Governor of Connecticut.

HON. MARVIN H. SANGER, Secretary of State.

SECRETARY.

JOHN C. PARSONS.

TREASURER.

ROLAND MATHER.

DIRECTING COMMITTEE.

GEORGE M. WELCH, CHAIRMAN,

FRANCIS B. COOLEY,

JOHN C. PARSONS.

Officers and Teachers.

PRINCIPAL.

EDWARD C. STONE, M. A.

INSTRUCTOR OF THE GALLAUDET SCIENTIFIC SCHOOL.

JOHN C. BULL, M. A.

INSTRUCTORS,

DAVID E. BARTLETT, M. A.,	MARY A. MANN,
JOHN R. KEEP, M. A.,	CAROLINE C. SWEET,
RICHARD S. STORRS, M. A.,	KATE C. CAMP,
JOB WILLIAMS, M. A.,	IDA V. HAMMOND,
WILLIAM H. WEEKS,	JENNIE B. KELLOGG,
WILLIAM L. BIRD, B. A.,	NANCIE A. WING,
LUCY H. WILLIAMS.	

TEACHERS OF ARTICULATION,

ABEL S. CLARK, M. A.,

ADA R. KING.

TEACHER OF DRAWING,

LOUISE STONE.

ATTENDING PHYSICIAN,

GEORGE W. AVERY, M. D.

STEWARD,

HENRY KENNEDY.

ASSISTANT STEWARD,

SALMON CROSSETT.

MATRON,

MISS MARGARET GREENLAW.

ASSISTANT MATRONS,

MRS. REBECCA A. CADY,

MISS ELIZA HEARN.

NOAH A. SMITH, MASTER OF THE CABINET SHOP.

WILLIAM B. FLAGG, MASTER OF THE SHOE SHOP.

MISS SARAH A. BEACH, MISTRESS OF THE TAILORS' SHOP.

REPORT OF THE DIRECTORS.

TO THE PATRONS AND FRIENDS OF THE AMERICAN ASYLUM:

While referring as usual to the accompanying reports of the several officers of the Institution for the details of their respective departments, it seems proper to call attention to one item which does not appear in the Treasurer's report. Since the close of the fiscal year, on the first of April last, the Asylum has received a legacy of five thousand dollars under the Will of Mr. James S. Seymour, of Auburn, N. Y. Mr. Seymour is well remembered by several of our senior Directors as teller of the Hartford Bank nearly sixty years ago, but younger men may be interested to know something more of one who did not forget that this Institution was founded, not by the State, but by individual effort and private liberality.

Mr. Seymour was born on the 13th of April, 1791, in West Hartford, then a part of the town of Hartford. In 1817 he settled in Auburn as the first cashier of the bank then opened in that town, and remained its cashier till 1849, when he became its sixth President—an office which he held at his death, Dec. 3d, 1875. Such a career needs no comment. It is itself evidence of the prudence and integrity which during this long life were never even questioned. But Mr. Seymour was more than a sagacious and successful banker. His sympathies were wide, his generosity constant and prompt, his kindness never failing. The following extract from a memorial discourse of his pastor, Rev. Charles Hadley, D. D.,—to which we are indebted for a faithful and impressive sketch of Mr. Seymour's life and character—has a special interest here:

“The affection with which Mr. Seymour cherished his early associations, even to old age, was one of his most characteristic and beautiful traits.

He kept them bright and fresh in his memory, and clung tenaciously to the friendships formed in his youth. In the neat files of his carefully preserved correspondence occur the names of some of the choicest spirits of his native State, eminent for their virtues, and in later days distinguished in the public service. His visits to Hartford and vicinity comprised, for many years, his only recreation by way of travel; and not until the changes, which sweep away a whole generation, gave a tinge of sadness to familiar scenes, were they discontinued. But in his remembrance, among his varied bequests, of the church within whose pale he was born and baptised, together with the noble institutions of Christian charity which adorn the city where he began active life, he gives lasting proof of the strength of early attachments, in forms of benevolence which there, as well as here, will remain to preserve his name after the monumental marble over his grave shall have crumbled into dust."

Among our own number we have had occasion most sincerely to deplore the loss by death of Mr. George C. Perkins, the youngest Director, in September last. Mr. Perkins had never taken his seat with our Board, having been chosen the previous May when he was absent from the country, to fill the vacancy caused by the death of his father, Mr. Henry A. Perkins, the previous year. But his high character and his marked abilities gave promise of great usefulness in the service of the Asylum.

Mr. Rufus Lewis, who for thirty-five years has faithfully discharged the duties of Master of the Cabinet Shop, resigned his position on the first of July. He left with the confidence and esteem of both officers and pupils. Many of his former pupils are now reaping substantial benefits as the result of his instructions. He has been succeeded by Mr. N. A. Smith, favorably known in this city.

The general depression of business has rendered it more difficult than usual to dispose of the articles manufactured in the workshops and to sustain the competition with machine work. But the great advantage derived by the pupils from mechanical instruction, in our judgment, fully justifies the Asylum in maintaining this department, even at some loss.

In behalf of the Board of Directors,

J. C. PARSONS, *Clerk.*

HARTFORD, May 5th, 1876.

REPORT OF THE PRINCIPAL.

TO THE BOARD OF DIRECTORS:

Gentlemen: The following report is respectfully submitted, for the year ending May 1st, 1876:

The number of pupils in attendance is about the same as during the previous year.

Number present at date of last report,	. 218
New pupils admitted during the year,	. 32
Former pupils re-admitted, 16
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Entire number under instruction, . .	266
Dismissed during the year,	47
Deaths,	2
Number present May 1st, 1876, . . .	217
Average attendance during the year, . .	218

The forty-seven pupils who left during the year, remained in school, upon an average, five and a half years each. Some of them, however, intend to return, and continue their studies. Seven years is the time during which we retain pupils in passing through our regular course, but, in worthy cases, the time is sometimes extended from one to three years. Only six of those who left remained longer than seven years, which fact goes to show that the privilege of advanced study is not likely to be abused.

The general health of the household has been good, but we are pained to record two deaths from among the pupils. George S. Jones, of West Scituate, Mass., an interesting lad of nine years, died October 27th, of diphtheria, after a brief illness, and Cynthia Owen, of Deering, N. H.,

fifteen years of age, a girl of feeble constitution, died suddenly, on April 9th, of apoplexy. Both were new pupils, having entered the school last September. With these exceptions, the cases of serious illness have been few, and the school has been interrupted less than is usual by sickness.

One change has occurred among the officers since our last report. Miss Clara Larned, after two years of faithful service as a teacher, retired in June, and is succeeded by Miss Lucy H. Williams, who has entered upon her duties with industry and zeal.

The work of education has been carried on without changes worthy of special mention in this report. The details of classification, the course of study, and the system of instruction pursued, have been frequently described, and need not be repeated. While the record of the year's labor presents little of novelty, the results have been such as to encourage the teacher, and gratify the patrons and friends of the Asylum. There has been a commendable degree of good order, and of application to study on the part of the pupils, and the progress made is believed to be equal to that of previous years. It will ever be our aim to secure the highest good of our pupils, and to adopt those methods best calculated to promote this end.

During the year thirty-eight pupils have received instruction in articulation and lip-reading. Eighteen were semi-mutes, and their improvement has been good; but a number of the deaf-mutes so taught have made such slow progress that their further instruction seems unadvisable. Twenty-seven pupils now remain in this department. More attention has been given this year to lip-reading than has been formerly. Some pupils learn this more readily than speech.

We continue to use Mr. Bell's method of Visible Speech, and find it exceedingly valuable. The former methods of teaching deaf-mutes to speak by imitation have been discarded by a number of schools in this country, and the Bell method has been substituted. At least seven insti-

tutions have introduced Visible Speech, and teach it to a greater or less extent, and its use is being extended. It is the success which has attended Visible Speech which encourages teachers of articulation, and stimulates them to increased efforts in their arduous undertaking. The hope, nevertheless, that the new method would confer speech upon all deaf-mutes has not been realized. The best, and the only practically valuable results, come from the semi-mutes, and from a comparatively small number of selected cases from among deaf-mutes.

According to the Annals for January, 1876, out of 5,744 pupils at school during the year 1875, in fifty-four institutions in America, 640 are reported as semi-mutes, under which head are included the semi-deaf, and all the deaf who have acquired some knowledge of language through the ear, a little more than one-ninth of the whole number: while the remaining 5,104, or about eight-ninths, have no advantage in their knowledge of language over those born deaf, and for the great majority of these the sign language continues to be invaluable, because it is the only successful method for their mental development and education. This opinion, so often expressed in the former reports of the Asylum, although given before the introduction of Visible Speech, seems to be confirmed by our recent experience of four years, and also by the experience of other schools.

The sum of \$250, appropriated by the Directors for the increase of the library, and the amusement of the pupils, has been chiefly expended for books and illustrated papers, and magazines. A quantity of suitable juvenile books has been procured, and some books of reference. A partial set of Harper's Magazine has been purchased and bound, and also several volumes of Harper's Weekly, covering the period of the late war, and giving a pictorial history of its leading events, and a supply of the Sunday School papers has been taken and regularly distributed. The appropriation is extremely judicious, and has been productive of much pleasure and profit.

During the year we have received official visits from members of the Executive Council of Maine, and from

Lieutenant-Governor Knight and the Council of Massachusetts, and from the Secretaries of Rhode Island and Connecticut, all of whom have expressed their interest in the Asylum, and their confidence in its management. In March the Principal went, by invitation, to Providence with a number of pupils, and gave an exhibition of their proficiency before the legislature. It is desirable to have our school brought more frequently to the notice of the State officers and legislatures of New England, in order to inform them in regard to our work, and to increase their interest in it.

By your permission in the Spring, the Principal visited several kindred institutions, and examined into their methods of instruction and general management. While we may look with satisfaction upon our own school, we are able to gain valuable ideas from our fellow-laborers in other States.

Appended to the report is a table taken from the Annals for January, 1876, which gives interesting statistics in regard to the present condition of deaf-mute institutions in America, and shows the relative position held by the Asylum among the rest.

Of the thirty-two new pupils admitted last year, six were from Maine, four from New Hampshire, four from Vermont, ten from Massachusetts, none from Rhode Island and eight from Connecticut. There is still a considerable number of deaf-mutes in New England who are growing up without education, and becoming dependent, and perhaps vicious. According to a recent estimate, there are now seventy-five of these children in Massachusetts, who are not under any regular instruction, and a much larger number in the other New England States. Every deaf child who is educated,—who is taught a trade, and becomes a useful citizen, is a clear gain to society; and it is to be lamented that while any room remains, the advantages offered by the Asylum, and placed within the reach of all, through the liberality of the States, should not be enjoyed.

EDWARD C. STONE, *Principal.*

HARTFORD, May 13th, 1876.

PHYSICIAN'S REPORT.

Another year is added to the history of the American Asylum for the Deaf and Dumb, and we cannot but be impressed with the high standard of health enjoyed. This is more remarkable when it is remembered that nearly three hundred people dwell within our gates, and a large majority of tender, susceptible age.

Our gratitude is due to divine Providence for this great blessing.

It may not be unprofitable for us to pause and inquire how it has been secured,—how so large a number of children can be held together for educational purposes, and at the same time maintain a high standard of health.

It is only after understanding the principles of sanitary law that we can properly apply the same for the benefit of those placed in our charge. The more fully these laws are obeyed, so much the more shall we gain in health and longevity—we pay the penalty in enfeebled health by disregarding them.

It has long been a rule with the managers of the Asylum that the round of daily duties shall be faithfully observed,—a fixed time for study and labor, enough for recreation, an ample allowance for sleep, and a varied, simple, though abundant supply of food.

In this manner personal habits are formed which are sure to last through life, and are essential to the maintenance of health. By the observance of this plan, greater progress is made in imparting instruction, both of an intellectual and industrial character.

The ventilation of the school rooms and dormitories has

been a matter of study on the part of the managing board, and improvements have from time to time been made. There has also been introduced an elaborate system for supplying heat of a mild and healthful character, which upon trial gives satisfactory results.

The supply of pure fresh air, combined with adequate warmth is a matter of the first importance. In the main, these two essential conditions have been attained. If there is any failure it is not so much in the method as in the management. We circulate fresh air drawn from without, passing it over hot-water radiators to the various rooms of the institution, and from thence through openings at the floor and ceiling into the chimneys. This method of warming and ventilating at the same time stands the test of trial, and it affords me pleasure to refer to it as a wise measure—one that might well be more widely adopted. The out-draught, both at the floor and ceiling, insures the removal of foul air, and the constant influx of warm fresh currents ever renews the supply.

This is a simple and effective method of heating and ventilating dormitories and school rooms, and can be introduced into old buildings as well of those of modern construction.

Good Sewerage is quite as essential for the preservation of health as good ventilation, especially so in all large communities. All offensive fluids, and such solid matter as is soluble in water, are at once removed through the sewer; thereby relieving the air we breathe of poisonous gases. In order to have this properly done there must not be any leakage into our houses of any gases or more solid matter. I know of no other way of attaining this result than by eternal vigilance. A system of perfect sewerage, either in our dwellings or public institutions, or streets, is the result of great labor and expense, and requires constant supervision.

Sewers must be built in as perfect a manner as possible, and kept in good working order; otherwise they become a direct source of danger to life and health, through the poisonous gases that may escape therefrom. The Asylum

sewerage is so well done it seldom gives cause for complaint, and to it we owe in no small measure our exemption from many forms of disease. Epidemics of typhoid fever are often caused by defective sewerage or bad ventilation. Though typhoid fever has many times made its appearance with us, yet we have been able to speedily control and suppress it; and so too of other infectious diseases.

During the past year we have had only one case of pneumonia, though both lungs were involved in the disease, yet the patient recovered.

We have had eight cases of diphtheria, and but a single death therefrom. I beg to call attention to the fact that the disease was confined to so few in numbers, while it is so prone, under like circumstances, to make extensive progress. Active measures were taken to prevent the disease from becoming epidemic by isolating all who were attacked with it, and thorough disinfection of the rooms and bedding and clothing.

Chlorine gas is employed as the disinfectant, and it is believed that it possesses the property of destroying the contagious germs of infectious diseases. We made extensive and successful use of it at the time we had scarlet fever in 1873.

We have had three cases of typhoid fever, two of peoriasis, one of jaundice, one of chorea, three of intermittent fever, one of rheumatism, one of erysipelas, and four of rosaeola, all of which made good recoveries.

During the entire year we have had but two deaths, one from diphtheria, and the other of cerebral apoplexy.

Careful vaccination of all who were in need of its protecting power has been made.

Very many cases of sickness of a light character are not reported, for in such cases the matron is fully equal to the emergency,—indeed, we owe much to her care and skill for the well being of the entire number of our pupils.

Respectfully submitted,

GEORGE W. AVERY.

APPENDIX.

I.

DR. American Asylum in Account with Roland Mather, Treasurer. CR.

HARTFORD, CONN., APRIL 1, 1876.

1876.	1875.
April 1.	April 1.
To paid Orders of Directing Committee in favor of H. Kennedy, Steward, the year past,	By Cash Balance per Account this date,
-	-
To Paid Salaries, the year,	1876.
-	
To paid Annuity to Mrs. L. Clerc,	April 1.
-	By Rent of Dwellings, the year,
To paid Insurance, -	-
-	By Income the year past,
-	-
To Sundry Expenses, -	By Pay Pupils the year past,
-	-
-	By Receipts from the six New England States
To Re-investments—Fund Account,	for Board and Tuition of Beneficiaries,
-	-
To Balance to Credit New Account,	By Bonds Paid—Fund Account,
-	-
	\$79,960.54
	\$2,081.64
	575.37
	20,955.78
	398.75
	38,009.00
	17,945.00
	\$79,960.54

Examined and found correct. We have also this day examined the vouchers for the securities owned by the American Asylum as per inventory of the Treasurer, and find them to agree with the same.

[Signed,]

JOHN C. DAY, {
WM. M. HUDSON, { *Auditors.*

HARTFORD, APRIL 26, 1876.

II. STATEMENT

OF THE

FUND OF THE AMERICAN ASYLUM.

Invested in Nat'l Bank Stocks in Connecticut,	\$69,100.00
Invested in Railroad Bonds, - - - -	11,650.00
Invested in Bonds and Mortgage of Real Estate,	148,155.00
Invested in Real Estate in Hartford, - -	100,000.00
Furniture in the Institution, - - - -	5,390.00
Cash, - - - - - - -	4,630.73
	<hr style="width: 20%; margin: 0 auto;"/> \$338,925.73

Inclusive of the A. Blodget Fund, \$2,350.00.

HARTFORD, April 1, 1876.

ABSTRACT OF

DR. *American Asylum in Account with Henry Kennedy,*

To Flour,	\$1,777.50
“ Meal,	13.90
“ Cakes and Crackers,	96.63
“ Rice and Corn Starch,	40.21
“ Yeast,	104.87
“ Hay and Straw,	336.27
“ Provender and Oats,	661.15
“ Live Stock,	229.50
“ Tools and Blacksmithing,	106.25
“ Butter,	3,331.20
“ Charcoal,	230.40
“ Hard Coal,	2,852.08
“ Furniture,	789.74
“ Groceries,	1,773.75
“ Light and Gas,	1,083.31
“ Meat, Fish and Fowl,	4,798.26
“ Medicine,	148.22
“ Miscellaneous,	344.18
“ Pupils,	1,680.66
“ Repairs and Improvements,	1,745.17
“ Schools and Postage,	719.05
“ Cabinet Shop,	1,279.62
“ Shoe Shop,	1,286.96
“ Tailor Shop,	497.85
“ Vegetables and Fruits,	697.10
“ Wages,	4,264.35
“ Washing and Soap,	890.08
“ Water Works,	389.00
	<hr/>
	\$32,167.26
To Balance to Credit of New Year,	1,694.81
	<hr/>
	\$33,862.07

CURRENT EXPENSES.

Steward, for the year ending April 1, 1876.

CR.

By Balance from Last Account,	\$1,243.71
“ Cash from Treasurer,	27,000.00
“ Cash from Cabinet Shop,	232.03
“ Cash from Shoe Shop,	131.11
“ Cash from Tailor Shop,	21.15
“ Cash from Rent,	75.00
“ Cash from Pupils,	885.62
“ Cash from State of Rhode Island,	96.43
“ Cash from State of Vermont,	178.66
“ Cash from Connecticut,	339.41
“ Cash from State of Massachusetts,	577.79
“ Cash from State of New Hampshire,	191.89
“ Cash from the State of Maine,	345.00
“ Cash from Wendheizer,	161.24
“ Cash from Winship & Robbins,	18.50
“ Cash from P. F. Duffey,	189.00
“ Cash from D. K. Owen,	55.00
“ Cash from John Fairman,	389.20
“ Cash from Seidler & May,	64.50
“ Cash from E. Wilcox,	30.00
“ Cash from Deming & Fenn. . . .	27.50
“ Cash from Cushman & Kellogg,	114.50
“ Cash from Miscellaneous Sources, including Sales of Farm Produce, Surplus Stores, Live Stock, &c., &c.,	1,494.50
	<hr/>
	\$33,862.07

IV. PAPERS, PERIODICALS, &c.

THE FOLLOWING PAPERS HAVE BEEN SENT TO THE PUPILS GRATUITOUSLY
THE PAST YEAR.

<i>Name.</i>		<i>Where Published.</i>
Athol Transcript,	Weekly,	Athol, Mass.
Anamosa Eureka,	"	Anamosa, Iowa.
Boston Transcript,	"	Boston, Mass.
Canaan Reporter,	"	East Canaan, N. H.
Christian Secretary,	"	Hartford, Conn.
Columbian Register,	"	New Haven, Conn.
Commercial Advertiser,	"	New York.
Commonwealth,	"	Boston, Mass.
Connecticut Courant,	"	Hartford, Conn.
Connecticut Herald and Journal,	"	New Haven, Conn.
Deaf Mute Home Circle,	"	Omaha, Neb.
Deaf Mute Journal,	"	Mexico, N. Y.
Deaf Mute Index,	"	Colorado Springs, Col.
Deaf Mute Mirror, (two copies,)	"	Flint, Mich.
Eastern Argus,	"	Portland, Me.
Goodson Gazette,	"	Staunton, Va.
Gopher,	"	Faribault, Minn.
Hartford Courant,	Daily,	Hartford, Conn.
Hartford Post,	"	" "
Hartford Times,	"	" "
Kennebec Journal,	Weekly,	Augusta, Me.
Kentucky Deaf Mute,	Weekly,	Danville, Ky.
Mutes Chronicle, (2 copies,)	Weekly,	Columbus, Ohio.
Mute Journal of Nebraska,	Monthly,	Omaha, Neb.
New Hampshire Patriot,	Weekly,	Concord, N. H.
Nashua Telegraph,	"	Nashua, "
New Haven Palladium,	"	New Haven, Conn.
Portland Transcript,	"	Portland, Me.
Providence Journal,	"	Providence, R. I.
Religious Herald,	"	Hartford, Conn.
Republican Standard,	"	Bridgeport, "
Rhode Island Press,	"	Providence, R. I.
Salem Register,	Semi-Weekly,	Salem, Mass.
Seymour Record,	Weekly,	Seymour, Conn.
Silent World, (2 copies,)	Semi-Monthly,	Washington, D. C.
Vermont Christian Messenger,	Weekly,	Montpelier, Vt.
Vermont Watchman and State Journal,	"	" "
Villager,	"	Amesbury and Salisbury, Mass.
Waterbury American,	"	Waterbury, Conn.
Zion's Herald,	"	Boston, Mass.

V.

LIST OF PUPILS

IN THE SCHOOL WITHIN THE YEAR ENDING ON THE FIRST OF MAY, 1876.

MALES.

NAME.	RESIDENCE.	ADMISSION.
Abrams, George.....	Birmingham, Conn.....	Sept., 1872
*Acheson, Robert,.....	West Randolph, Mass.,....	Sept., 1869
Allen, George W.....	Smyrna, Maine,.....	Oct., 1874
Allen, Melvin W.....	Smyrna, Maine,.....	Oct., 1874
Allen, James D.....	Northampton, Mass.....	Sept., 1873
Anderson, Wallace E.....	S. Framingham, Mass.....	Sept., 1867
Bailey, Arthur E.....	Poland, Maine.....	Sept., 1866
Baker, Jesse H.....	Manchester, N. H.....	Sept. '67 & '73
Ball, Frank O.,.....	Castle Hill, Maine.....	Sept., 1875
Barton, Amos.....	Benton, Maine,....	Sept., 1874
Beach, Isaac P.....	Branford, Conn.....	Sept., 1869
Bedford, John J.....	Pittsfield, Mass.....	Sept., 1872
*Bigelow, Frank W.....	St. Johnsbury, Vt.....	Oct., 1868
Bixby, Andrew R.....	East Tilton, N. H.....	Sept., 1873
Boecking, Henry.....	New Haven, Conn.....	Sept., 1871
Bolio, Isidore.....	Franklin, Vt.....	Sept., 1872
Bonner, James.....	Hartford, Conn.....	Sept., 1870
Bowler, Albert O.....	Rockland, Maine.....	Sept., 1867
Brand, Jerry.....	Baltic, Conn.....	Sept., 1874
Brown, Frank J.....	Green, R. I.....	Sept., 1871
Brown, Hiram F.....	Rock Bottom, Mass.....	Sept., 1873
Brown, Marcus M.....	Rock Bottom, Mass.....	Sept., 1873
Bruso, Homer.....	West Berkshire, Vt.....	Nov., 1875
Bunnell, Wm. E.....	Fair Haven, Conn.....	Nov., 1875
Bulkley, Robert R.....	Wethersfield, Conn.....	Sept., 1875
Burnham, Harry C.....	Gardiner, Maine.....	Sept., 1869
Cantlon, George W.....	Westport, N. H.....	Sept., 1871

NAME.	RESIDENCE.	ADMISSION.
Cantlon, Michael.....	Westport, N. H.....	Sept., 1873
Cantlon, Thomas E.....	Westport, N. H.....	Sept., 1871
*Carignau, Felix A.....	Lyndonville, Vt.....	Sept., 1872
Carlisle, Albert L.....	Surry, Maine.....	Sept., 1869
Carrigan, John F.....	Littleton, Mass.....	Sept., 1871
*Caton, Charles.....	Washington, Conn.....	Sept., 1873
*Chapman, Albert W.	Cambridgeport, Mass.....	Sept., 1865
Clark, Frank H.....	Easthampton, Mass.....	Sept., 1867
Clarkson, Charles H.....	Worcester, Mass.....	Sept., 1875
*Collins, John.....	Unionville, Conn.....	Dec., 1868
Comey, Joseph H.....	Foxboro, Mass.....	Sept., 1868
Comstock, John S.....	Norwich, Conn.....	Sept., 1873
Cook, Edwin W.....	Provincetown, Mass.....	Sept., 1873
*Cooper, Walter E.....	Pawtuxet, R. I.,.....	Sept., 1871
Coughlin, John.....	Boston, Mass.....	Sept., 1874
Crane, Michael.....	Milford, Mass.....	Sept., 1870
Crocker, David P.....	Barnstable, Mass.....	Sept., 1869
Cross, Willie.....	Grafton, N. H.....	Sept., 1873
*Dolan, James.....	Providence, R. I.....	Sept., 1870
Dresser, Edward L.....	Turner Village, Maine....	Sept., 1874
Driscoll, Dennis.....	Taunton, Mass.....	Sept., 1872
Dwyer, Edmund.....	Pawtucket, R. I.....	Sept., 1871
Eddy, Walter A.....	Chepachet, R. I.....	Sept., 1873
Ellis, David E.....	Keene, N. H... ..	Oct., 1874
Ely, Willie.....	Haddam, Conn.....	Sept., 1874
Ensly, Christian.....	Southington, Conn	Sept., 1870
Estabrook, Endor E.....	Lowell, Mass.....	Sept., 1870
Fahy, John.....	New Haven, Conn.....	Sept., 1868
Farnham, Charles.....	Hodgdon's Mills, Maine...	Sept., 1870
*Fish, Charles.....	Danby, Vt.....	Sept., 1865
Fisher, Charles.....	Francistown, N. H.....	Sept., 1869
*Fleming, David.....	Barre, Mass.	Sept., 1869
Folsom, Charles F.....	West Waterville, Maine...	Oct., 1868
French, Edwin H.....	Jaffrey, N. H.....	Sept., 1873
Gaffeney, Edward.....	Nashua, N. H.....	Oct., 1871
Gay, Elon R.....	Nashua, N. H.....	Sept., 1870
Glidden, John F.....	Rochester, N. H.....	Sept., 1870
Hagerty, Joseph.....	N. Providence, R. I.....	Sept., 1871
Haley, James.....	Pittsfield, Mass.....	Sept., 1873

NAME.	RESIDENCE.	ADMISSION.
Halpin, William	New Haven, Conn.	Sept, 1873
Hammel, John A.	Lowell, Mass.	Sept., 1873
Hammond, Albert C.	Nobleboro, Maine,	Sept., 1872
Hargrave, Albert C.	East Boston, Mass.	Sept., 1867
Hawley, Emory A.	Leverett, Mass.	Sept., 1869
Holland, Fred. H.	Waterbury, Conn.	Sept, 1874
Holt, George.	Lewiston, Maine	Sept., 1869
Hughes, Owen.	Georgetown, Mass.,	Sept., 1872
Hynes, John.	Biddeford, Maine,	Oct., 1873
Ingraham, Herbert O.	Williamsville, Vt.	Sept., 1869
Jellison, Henry A.	Lynn, Mass.	Oct., 1870
Johnson, Arthur S.	Jewett City, Conn.	Sept, 1872
† Jones, George S.,	West Scituate, Mass.	Sept., 1875
Kane, Thomas M.	New Haven, Conn.	Sept., 1874
*Kellaher, Timothy	Sandwich, Mass.	Sept., 1869
Kellom, Arthur C.	Hillsboro' Bridge, N. H.	Oct., 1871
*Kinney, Edson L.	Houlton, Maine	Sept., 1868
Koch, William	New Britain, Conn.,	Sept., 1868
Ladd, Amos A.,	East Haddam, Conn.,	Sept., 1866
Lancaster, Burrill,	Providence, R. I.	Sept., 1873
Lewis, Edward O.	West Mills, Industry, Me.	Sept., 1873
Lounsbury, Theodore R,	Stamford, Conn.	Sept., 1874
*Lucy, John B.	Haverhill, Mass.	Sept., 1868
Lurvey, Charles W.	Gloucester, Mass.	Sept., 1868
*Mann, Chester Q.	Charlton, Mass.	Sept., 1873
Marr, Hiram A.	North Washington, Me.	Sept., 1870
Martin, Alef J.	Portland, Maine	Sept., 1871
Mayberry, Howard H.	Webb's Mills, Maine	Nov., 1870
McCann, Wm. Henry	Waterbury, Conn.	Sept., 1871
McCue, John H.	New Haven, Conn.	Sept., 1870
McGinn, James	Providence, R. I	Sept., 1874
McKean, Charles W.	Landaff, N. H.	Sept., 1875
Meacham, Allen B.	Guildhall, Vt.	Sept., 1872
Meacham, George	Chester, Mass.	Sept., 1868
Merriweather, Titus	Hartford, Conn.	Sept., 1868
Metrash, Robert L. G.	Norwalk, Conn.	Sept., 1872
Millard, Francis W.	Belchertown, Mass.	Sept., 1874
Mullen, Martin	South Boston, Mass.	Sept., 1875
Mullen, Patrick,	South Boston, Mass.	Sept., 1875

NAME.	RESIDENCE.	ADMISSION.
*Muth, John.....	Hartford, Conn.	Sept., 1865
O'Brien, Joseph.....	Fall River, Mass.....	Sept., 1874
O'Keefe, John.....	Wallingford, Conn.....	Sept., 1868
O'Keefe, John T.....	Bellows Falls, Vt.....	Sept., 1871
*O'Neil, John.....	Thorndike, Mass.....	Sept., 1867
*Owen, Abel B.....	Deering, N. H.....	Sept., 1870
Packard, Flavius J.....	Lebanon, N. H.....	Sept., 1872
Page, Joseph W.....	Burlington, Maine.....	May, 1874
Parker, Frank S.....	Farmington, N. H.....	Sept., 1874
Parsons, Robert N.....	Hazardville, Conn.....	Sept., 1869
Paul, John E.....	Quincy, Mass.....	Sept., 1867
*Perry, James W.....	Milton, Mass.....	Sept., 1868
Porter, Abair	Spencer Depot, Mass.....	Sept., 1875
*Powers, James.....	Boston, Mass.....	Sept., 1865
*Price, John F.....	Manchester, N. H.	Oct., 1869
*Prince, Horatio C.....	Camden, Maine.....	Sept., 1873
Randall, Edwin.....	North Harpswell, Maine...	Dec., 1873
Rathbun, Ira S.....	New Bedford, Mass.....	Jan., 1876
Riger, Louis.....	New Haven, Conn.....	Sept., 1873
Roach, Phillip.....	Norwich, Conn.....	Sept., 1875
Roberts, Frank B.....	Boston, Mass.....	Sept., 1866
Robinson, Fred. W.....	Richmond Corner, Maine...	Sept., 1873
Rock, Fred C.....	Hartford, Conn.....	Sept., 1870
Sawyer, Charles J.	West Buxton, Maine.....	Sept., 1870
Schortmann, Richard.....	Broad Brook, Conn.,.....	Sept., 1873
*Shaler, Joseph.....	Palmer, Mass.....	Sept., 1869
Simmons, Willie.....	Lancaster, N. H.....	Sept., 1873
Simpson, George A.....	Hartford, Conn.....	Sept., 1868
Skillin, Frank E.....	Portland, Maine.....	Sept., 1869
Skillin, Henry H.....	Portland, Maine.....	Sept., 1869
Small, Edwin W.....	Hartland Four Corners, Vt.....	Sept., 1873
Small, Simeon B.....	Hartland Four Corners, Vt.....	Sept., 1873
Smith, Frederick F.....	Fall River, Mass.....	Nov., 1874
*Soper, Joseph W.....	Lowell, Mass.....	Sept., 1868
Spencer, Edwin Lee.....	Seymour, Conn.....	Sept., 1870
Stover, Frederick.....	West Appleton, Maine...	Sept., 1874
Strout, George E.....	Bangor, Maine.....	Sept., 1870
Sullivan, Timothy.....	Boston, Mass.....	Sept., 1873
Swett, Mitchell.....	North Branch, N. H.....	Dec., 1873
*Tufts, Samuel A.....	Malden, Mass.....	Sept., 1865

NAME.	RESIDENCE.	ADMISSION.
Twombly, John A.....	Kenduskeag, Maine... ..	Sept., '70 & '75
Varney, Fred. S.....	Farmington, N. H.....	Sept., 1875
Verry, Alvin F.....	Fall River, Mass.....	Sept., 1874
Wedge, Joseph.....	East Brookfield, Mass.....	Sept., 1875
Wells, George.....	Milton, Conn.....	Sept., 1874
Weymouth, Edward	Clinton, Maine.....	Sept., 1872
Wheeler, James C.	New York City,	Sept., 1872
White, Willie E.....	Goffstown, N. H.....	Oct., 1871
Williams, Frank D.....	Haverhill, Mass.....	Sept., 1873
Wood, Charles E.....	Boston, Mass.....	Sept., 1868
Wood, Edgar.....	Benton, Maine.....	Sept., 1872
*Wood, Frank A.....	Malden, Mass.....	Sept., 1873
Wood, Frederick W.	Boston, Mass.....	Sept., 1872
Wright, Jed. Bliss.....	Highgate, Vt	Mch., 1871

FEMALES.

NAME.	RESIDENCE.	ADMISSION.
*Allard, Hattie M.....	St. Johnsbury, Vt.....	Sept., 1871
Atkinson, Mary E.....	New Britain, Conn.....	Sept., 1875
Bailey, Lottie L.....	Colchester, Conn.....	Sept., 1871
Balcom, Ida J.....	Shirley Village, Mass.....	Sept., 1872
Baldwin, Harriet.....	New Haven, Conn.....	Sept., 1875
Barnett, Laura.....	Montpelier, Vt.....	Oct., 1875
Bassett, Ida.....	Worcester, Mass.....	Nov., 1875
Bigelow, Flora B.....	Webster, Mass.....	Sept., 1875
Boothby, Hannah C.....	South Waterboro, Maine..	Oct., 1871
Bosworth, Mary L.....	Eastford, Conn.....	Sept., 1870
Boynton, Edith A.....	Enfield, Mass.....	Sept., 1869
*Briggs, Cordelia F.....	East Auburn, Maine.....	Dec., 1873
*Brown, Mary E.....	Kensington, N. H.....	Sept., 1868
Burniston, Margaret B.....	Greenville, Conn.....	Sept., 1875
Case, Lillie A.....	Avon, Conn.....	Sept., 1875
Chapman, Nellie F.....	McLain's Mills, Maine....	Sept., 1869
*Coggins, Bridget.....	Lowell, Mass.....	Sept., 1868
Daniels, Sylvia E.....	Green River, Vt.....	Sept., 1874
Derham, Margaret.....	New Britain, Conn.....	Sept., 1873
Donlin, Ann.....	Burlington, Vt.....	Sept., 1874
Fahy, Honora.....	Pittsfield, Mass.....	Sept., 1869
Fifield, Mahala C.....	West Deer Isle, Maine....	Sept., 1875
Fletcher, Katie M.....	North Haverhill, N. H....	Sept., 1873
*French, Martha A.....	Tewksbury, Mass.....	Sept., 1870
Fuller, Aurelia N.....	East Hampton, Conn.....	Sept., 1871
Gilson, Julia E.....	Hartland, Vt.....	Sept., 1875
*Gillem, Jennie J.....	Benicia, Cal.....	Sept., 1870
Guiott, Margaret.....	Wallingford, Conn.....	Sept., 1873
Handy, Ellen W.....	South Wareham, Mass.....	Oct., 1872
Hanson, Mary S.....	Searsport, Maine.....	Oct., 1870
Hawley, Mary J.....	Leverett, Mass.....	Sept., 1870
Hawley, Sarah.....	Leverett, Mass.....	Sept., 1869
Hodgman, Mary.....	Thorndike, Maine.....	Sept., 1868

NAME.	RESIDENCE.	ADMISSION.
Holden, Emma E.....	Brattleboro, Vt.....	Sept., 1872
Holt, Marietta C.....	Globe Village, Mass.....	Sept., 1874
Hopkins, Melissa E.....	North Whitefield, Maine...	Sept., 1872
Horton, Emma J.....	Hartford, Conn.....	Sept., 1872
Hull, Lovina.....	Plainville, Conn.....	Sept., 1873
Hunter, Estella.....	Clinton, Maine.....	Sept., 1873
Hunter, Lottie.....	Clinton, Maine.....	Sept., 1875
*Jackson, Martha A.....	Stowe, Vt.....	Sept., 1869
Johnson, Fanny L.....	Jewett City, Conn.....	Sept., 1871
*Johnson, Linna.....	Brownfield, Maine.....	Sept., 1870
Kelly, Johanna.....	Fall River, Mass.....	Sept., 1874
*Ladd, Flora B.....	East Newark, Vt.....	Sept., 1870
Lawson, Alice L.....	Lowell, Mass.....	Sept., 1874
*Leonard, Annie.....	Shoreham, Vt.....	Sept., 1868
Lockwood, Nancy.....	Stamford, Conn.....	Sept., 1868
Loomis, Georgie A.....	Bridgeport, Conn.....	Sept., 1873
Lovejoy, Hattie M.....	Augusta, Maine.....	Sept., 1873
*Lovejoy, Lydia A.....	Augusta, Maine.....	Sept., 1867
Marr, Hannah J.....	North Washington, Maine...	Sept., 1869
Marshall, Mary E.....	Stowe, Vt.....	Sept., 1869
*Mason, Flora.....	Veazie, Maine.....	Sept.'65 & '70
Mayberry, Clara E.....	Webb's Mills, Maine.....	Nov., 1870
Mayberry, Cora E.....	Webb's Mills, Maine.....	Nov., 1870
*McCann, Margaret.....	Waterbury, Conn.....	Sept., 1870
McQueeny, Fanny.....	Fair Haven, Conn.....	Oct., 1875
Megel, Catharine L.....	Swampscott, Mass.....	Sept., 1871
Megel, Magdalena.....	Swampscott, Mass.....	Sept., 1874
Millard, Adeline E.....	Belchertown, Mass.....	Sept., 1874
Mooers, Henrietta.....	Milo, Maine.....	Sept., 1870
Murphy, Helena.....	Charlestown, Mass.....	Sept., 1873
Murphy, Mary Ellen.....	Boston, Mass.....	Nov., 1875
Newton, Alice E.....	Hartford, Vt.....	Sept., 1874
Nicholas, Ida.....	Olneyville, R. I.....	Sept., 1873
Norcross, Florence M.....	Jacksonville, Vt.....	Sept., 1872
†Owen, Cynthia.....	Deering, N. H.....	Sept., 1875
Parsons, Julia.....	Gloucester, Mass.....	Sept., 1868
*Parkman, Effie M.....	Garland, Maine.....	Sept., 1873
*Partridge, Sarah.....	South Meriden, Conn.....	Sept., 1868
Perry, Carrie.....	Milton, Mass.....	Sept., 1874

NAME.	RESIDENCE.	ADMISSION.
Piper, Oriana A.....	Thomaston, Maine.....	Sept., 1872
*Quinn, Katie.....	Barton, Vt.....	Sept., 1868
Quinn, Mary.....	Williamstown, Mass.....	Sept., 1869
Reekie, Ellen B.....	Clinton, Mass.....	Sept., 1868
Robbins, Olive J.....	North Haven, Maine.....	Sept., 1869
Russell, Elizabeth.....	Lovell Centre, Maine.....	Sept., 1869
Russell, Kate E.....	Lovell Centre, Maine.....	Sept., 1875
Russell, Marybell.....	Brewer Village, Maine.....	Oct., 1870
Sage, Rosa E.....	Higganum, Conn.....	Sept., 1875
Sawyer, Fannie L.....	Boston, Mass.....	Sept., 1874
Schortmann, Pauline.....	Broad Brook, Conn.....	Sept., 1873~
Seeley, Minnie B.....	Houlton, Maine.....	Sept., 1873
Skiff, Alice M.....	North Tisbury, Mass.....	Sept., 1873
Smith, Mary J.....	East Hartford, Conn.....	Sept., 1865
*Spear, Annie A.....	Belfast, Maine.....	Sept., 1873
Stevens, Mary A.....	Gloucester, Mass.....	Sept., 1867
Stone, Sally E.....	Natick, Mass.....	Sept '67 & '74
Story, Ida W.....	Essex, Mass.....	Nov., 1875
Stuart, Nellie F.....	Rockport, Mass.....	Sept., 1871
Swett, Charlotte E.....	North Branch, N. H.....	Sept., 1872
Swett, Margaret.....	North Branch, N. H.....	Sept., 1875
*Tilton, Emma J.....	Cheshire, Mass.....	Sept., 1869
*Tilton, Eva B.....	Cheshire, Mass.....	Oct., 1874
Torry, Lizzie W.....	Deer Isle, Maine.....	Sept., 1872
*Town, Sarah P.....	West Rupert, Vt.....	Dec, 1874
Treat, Bertha H.....	Frankfort, Maine.....	Oct., 1868
Upton, Abbie D.....	Bethel, Maine.....	Sept., 1875
Varney, Nellie F.....	Strafford Corner, N. H.....	Oct., 1874
*Walsh, Kate.....	Norwich, Conn.....	Sept., 1868
Ward, Mary J.....	Hartford, Conn.....	Sept., 1872
Wardmann, Susanna.....	Ballardvale, Mass.....	Sept., 1869
Westgate, Mary A.....	Fall River, Mass.....	Sept., 1872
Wiley, Laura S.....	West Levant, Maine.....	Sept., 1875
Wilson, Hattie E.....	Easton, Conn.....	Sept., 1869
Woolson, Annie K.....	Hopkinton, Mass.....	Sept., 1869

* Not present May 1, 1876.

† Died.

SUMMARY.

				MALES.	FEMALES.	TOTAL.
Supported by	Maine,	-	-	31	29	60
"	"	New Hampshire,	-	22	6	28
"	"	Vermont,	-	11	14	25
"	"	Massachusetts,	-	51	32	83
"	"	Rhode Island,	-	7	1	8
"	"	Connecticut	-	34	22	56
"	"	Friends,	-	-	-	4
<hr/>						
Whole number in attendance within the year,	-	-	-	-	-	264
Greatest number at any one time,	-	-	-	-	-	222
Average attendance during the year,	-	-	-	-	-	218

AMERICAN INSTITUTIONS FOR THE INSTRUCTION OF THE DEAF AND DUMB FOR THE YEAR 1875.

(From the Annals.)

NAME.	LOCATION.	DATE OF OPENING.	CHIEF EXECUTIVE OFFICER.	No. of Pupils.			No. of Instructors.						
				During the year.	Male.	Female.	Semi- Mute.*	Present Dec. 1, 1875.	Whole No.	Male.	Female.	Deaf- Mute.†	Semi- Mute.*
1 American Asylum.....	Hartford, Conn.....	1817.	Edward C. Stone, M. A., Principal.....	269	162	107	17	218	17	9	8	2	2
2 New York Institution.....	New York, N. Y.....	1818.	{ Isaac Lewis Peet, LL. D., Principal. } { Wm. Porter, M. D., Sup't & Res. Phy. }	596	352	244	64	532	17	11	6	3	4
3 Pennsylvania do.	Philadelphia, Pa.	1820.	Joshua Foster, Principal.....	335	181	154	40	294	17	12	5	3	1
4 Kentucky do.	Danville, Ky.....	1823.	J. A. Jacobs, do.	108	55	53	10	92	6	5	1	1	2
5 Ohio do.	Columbus, Ohio.....	1829.	Gilbert O. Fay, M. A., Superintendent...	488	281	207	40	403	24	9	15	11	2
6 Virginia do.	Staunton, Va.....	1830.	Chas. D. McCoy, Principal.....	99	56	43	9	87	8	8	0	2	1
7 Indiana do.	Indianapolis, Ind.....	1844.	Rev. Thos. MacIntire, M. A., Sup't.....	340	195	145	...	295	15	9	6	4	2
8 Tennessee School.....	Knoxville, Tenn.....	1845.	Joseph H. Ijams, B. A., Principal.....	144	86	58	19	129	7	6	1	2	1
9 North Carolina Institution.	Raleigh, N. C.....	1845.	John Nichols, do.	141	78	63	10	137	8	7	1	3	0
10 Illinois do.	Jacksonville, Ill.....	1846.	Philip G. Gillett, LL. D. do.	416	236	180	58	333	21	8	13	3	1
11 Georgia do.	Cave Spring, Ga.....	1846.	W. O. Connor, do.	60	37	23	9	44	5	4	1	1	1
12 South Carolina do.	Cedar Spring, S. C.....	1849. (Closed.)	.....	....	....	....	....	....	....	....	....	....	....
13 Missouri do. (i).....	Fulton, Mo.....	1851.	Wm. D. Kerr, M. A. Superintendent.....	202	98	104	25	165	10	6	4	3	1
14 Louisiana do. (k).....	Baton Rouge, La.....	1852.	J. A. McWhorter, M. A., do.	41	25	16	2	0	4	3	1	2	0
15 Wisconsin do.	Delavan, Wis.....	1852.	W. H. DeMotte, M. A., Principal.....	182	110	72	15	148	9	6	3	2	1
16 Michigan do.	Flint, Mich.....	1854.	Egbert L. Bangs, M. A., do.	212	124	88	51	181	9	5	4	2	2
17 Iowa do.	Council Bluffs, Iowa	1855.	Rev. Benjamin Talbot, M. A., Sup't.....	177	93	84	12	159	9	6	3	3	0
18 Mississippi do.	Jackson, Miss.....	1856.	John L. Carter, M. D., Principal.....	42	20	22	10	30	4	3	1	1	1
19 Texas do.	Austin, Texas.....	1857.	J. Van Nostrand, M. A., Superintendent.	47	27	20	...	41	2	1	1	1	0
20 Columbia do.	Washington, D. C.....	1857.	E. M. Gallaudet, Ph. D., LL. D., President.	96	83	13	24	72	11	10	1	1	3
21 Alabama do. (i).....	Taladega, Ala.....	1858.	Joseph H. Johnson, M. D., Principal.....	52	24	28	0	50	5	3	2	0	0
22 California do.	Oakland, Cal.....	1860.	Warring Wilkinson, M. A., do.	75	48	27	7	70	5	5	0	1	1
23 St. Bridget's do.	St. Louis, Mo.....	1860.	Sister Stanislas, do. ....	....	....	....	....	....	....	....	....	....	....
24 Kansas do.	Olathe, Kansas.....	1862.	L. H. Jenkins, M. A., do.	100	50	50	9	80	6	4	2	2	0
25 Le Conteulx St. Mary's Inst.	Buffalo, N. Y.....	1862.	Sister Mary Ann, do.	90	46	44	6	85	8	1	7	1	0
26 Minnesota Institution.....	Faribault, Minn.....	1863.	Jonathan L. Noyes, M. A., Superintendent.	110	70	40	20	86	8	4	4	1	4
27 Inst'n for Improved Instr'n	New York (a) N. Y.....	1867.	D. Greenberger, Principal.....	105	57	48	14	99	9	1	8	0	0
28 Clarke Institution.....	Northampton, Mass.	1867.	Miss Harriet B. Rogers, Principal.....	78	41	37	27	59	8	0	8	0	0
29 Arkansas Institute (k).....	Little Rock, Ark....	1867.	Elmore P. Caruthers, M. A., Principal....	69	38	31	4	7	5	2	3	2	0

30 Maryland Institution.....	Frederick City, Md.	1898.	Chas. W. Ely, M. A., Principal.	106	71	35	9	88	9	4	5	1
31 Nebraska Institute.....	Omaha, Neb.....	1869.	Roswell H. Kinney, M. A., Principal.	41	24	17	7	34	3	3	0	1
32 Pittsburg Day-School.....	Pittsburg, Pa.....	1869.	James H. Logan, M. A., do.	16	6	10	6	16	2	1	0	1
33 Boston Day-School.....	Boston, (b) Mass.....	1869.	Miss Sarah Fuller, do.	77	40	37	20	63	8	0	8	0
34 Whipple's Home School.....	Mystic River, Conn.	1869.	Z. C. Whipple, do.	13	7	6	4	13	3	1	2	0
35 St. Joseph's Institute (f).....	Fordham, N. Y.....	1869.	Mme. Victorine Boucher, do.	36	0	36	12	36	5	0	5	0
36 West Virginia Institution.....	Romney, West Va.	1870.	J. C. Covell, M. A., do.	73	44	29	6	63	6	5	1	1
37 Oregon Institution (i).....	Salem, Oregon.....	1870.	Rev. P. S. Knight, do.	30	16	14	5	29	3	3	0	2
38 Cayuga Lake Acad. (f).....	Aurora, N. Y.....	1870.	Charles Kelsey, M. A., do.	5	4	1	2	3	2	1	1	0
39 Inst'n for Colored (i).....	Baltimore, (c) Md.....	1872.	F. D. Morrison, M. A., Superintendent.	12	5	7	0	11	3	2	1	0
40 German Luth'n School (f).....	Norris, Mich.....	1873.	Rev. A. Huegle, Principal.	29	21	8	0	29	4	0	3	0
41 Colorado Institution.....	Colorado Sp's, Col.	1874.	J. P. Ralston, do.	18	10	8	2	18	2	2	0	0
42 St. Joseph's Institute (f).....	Brooklyn, (d) N. Y.	1874.	Miss E. Phalon, Res't Directress.	33	0	25	4	25	3	0	3	0
43 Free Evening Class (f).....	New York, (e) N. Y.	1874.	James S. Wells, Teacher.	33	33	0	3	16	1	1	0	1
44 Erie Day-School.....	Erie, Pa.....	1874.	Nic. Bohnen, do.	8	5	3	1	.....	1	1	0	0
45 Chicago Day-School.....	Chicago, (g) Ill.....	1875.	P. A. Emery, Principal.	21	18	3	2	17	1	1	0	1
46 Central N. Y. Institution.....	Rome, N. Y.....	1875.	Alphonso Johnson, Principal.	56	25	31	11	56	5	3	2	1
47 Cincinnati Day-School.....	Cincinnati, (h) Ohio.	1875.	Robert P. McGregor, do.	16	13	3	2	16	1	1	0	1
48 Alleghany City Day-School.	Alleghany City, Pa.	1875.	A. Woodsides, do.	20	10	10	0	20	2	1	1	0
48 Institutions in the U. S.....	Number in 46 Institutions.....	5309	3025	2284	600	4440	321½	182	139½	70	41	
National Deaf-Mute Col. ¶.	Washington, D. C.....	1894.	E. M. Gallaudet, Ph. D., LL. D., President.	46	46	0	20	33	8	0	0	2
1 Montreal Cath. Ins. (Male).....	Montreal, Can.....	1848.	Rev. A. Belanger, Principal.	80	80	0	6	50	8	8	0	2
2 Montreal Cath. Ins. (Female).....	Montreal, Can.....	1857.	J. Scott Hutton, M. A. Principal.	48	29	19	2	.....	3	3	0	1
3 Halifax Institution.....	Halifax, N. S.....	1870.	W. J. Palmer, M. A., Ph. D., Principal.	244	160	84	22	213	11	8	3	2
4 Ontario do.....	Belleville, Ontario.	1870.	do.	25	21	4	2	20	2	1	1	0
5 Montreal Protestant Inst'n.	Montreal, Can.....	1870.	Thomas Wild, do.	38	25	13	8	27	1	1	0	1
6 New Brunswick Inst'n.....	St. John, N. B.....	1873.	A. H. Abell, do.	.....	.....	.....	.....	.....	.....	.....	.....	.....
6 Institutions in Canada.....	Number in 5 Institutions.....	435	315	120	40	310	25	21	4	7	0	

*Under this head are included the semi-deaf and all the deaf who have acquired some knowledge of language through the ear.

† Including the principal.

‡ The National Deaf-Mute College is a distinct organization within the Columbia Institution. Its professors and students are included in the statement of the Columbia Institution given above.

(a) No. 632 Seventh Avenue.

(b) Warren street.

(c) Grammar School No. 40, East 23d st., between Second and Third Avenues.

(d) Cor. Harrison and 3d Ave.

(e) Closed temporarily for want of means, but about to re-open.

(f) No. 92 South Broadway.

(g) Schools for hearing youth, but having classes of deaf-mutes.

(h) The statistics for 1875 not being received, those for 1874 are given.

(d) No. 177 Union Street.

AMERICAN INSTITUTIONS FOR THE INSTRUCTION OF THE DEAF AND DUMB—Continued.

NAME.	SCHOOL HOURS.	EVENING STUDY HOURS.	VACATION.	TRADES, §	Value of Buildings and Grounds.	Expenditure last fiscal year.		No. Volumes in Library.	Total No. Pupils having received instruction.
						For Support.	For Bldgs. and Grounds.		
American Asylum.....	9 to 12 and 2 to 4.	7 to 8½.....	Last Wed. June to 2d Wed. Sept.	Cab., Sh., Ta.....	\$250,000	\$62,192	\$3,756	2000	2056
New York Institution.....	8 to 12 and 1 to 5½.	7 to 8, 9 and 10 4th Wed. Sept.	June to 1st Wed. Sept.	Car., Cab., Ga., Pa., Sh., Ta.....	450,000	123,946	16,695	2811	2511
Pennsylvania do.....	8½ to 11 and 2½ to 4½	7 to 8½ and 10..	Last Wed. June to 1st Wed. Sept.	Dr., Sh., Ta.....	400,000	55,064	121,863	5000	1663
Kentucky do.....	8 to 12 and 1½ to 3.	7 to 9.....	July 15 to Oct. 1.....	Br., Ga., Pr.....	250,000	19,779	.....	600	631
Ohio do.....	7½ to 9½, 10½ to 12½, 2 to 5, ½	7 to 8, 8½ and 8½	4th Wed. June to 3d Wed. Sept.	Bo., Pr., Sh.....	800,000	79,915	.....	2500	1512
Virginia* do.....	8½ to 1½.....	7 to 9.....	3d Wed. June to 1st Wed. Sept.	Bo., Car., Cab., Pr., Sh., Ta.....	175,000	35,625	12,161	1600	431
Indiana do.....	7½ to 1.....	7 to 8½.....	Last Wed. June to Wed after Sept. 15.	Cab., Ch., Sh., Ta.....	650,000	66,547	.....	3000	1040
Tennessee School.....	9 to 12 and 2 to 4.	7 to 9½.....	June 15 to Sept. 15.....	Pr., Sh.....	110,000	28,000	15,000	100	.....
North-Carolina Institution*..	8 to 2.....	7 to 8.....	July 1 to Sept. 1.....	Cab., Pr., Sh.....	75,000	45,000	2,000	.....	425
Illinois do.....	8 to 12 and 1 to 4½.	7 to 9.....	2d Wed. June to 3d Wed. Sept.	Ba., Cab., Ga., Pr., Sh.....	357,705	70,000	60,000	1700	1050
Georgia do.....	8 to 1.....	6½ or 7 to 8.....	Last Wed. June to 1st Wed. Sept.	Pr., Sh.....	25,000	15,000	1,000	1000	250
South Carolina* do.....	9 to 12 and 2 to 4.	1½ hours.....	1st Thurs. July to 4th Wed. Sept.	.....	140,000	.....	.....	600	485
Missouri Asylum.....	8 to 1.....	7 to 8½.....	2d Wed. July to 1st Wed. Oct.	Pr.....	325,000	10,000	500	300	250
Louisiana Institution.....	9 to 12 and 1 to 3.	7 to 8.....	2d Thurs. June to 1st Wed. Sept.	Cab., Sh.....	100,000	34,500	1,500	1000	425
Wisconsin do.....	6 hrs. and 3 hrs.	7 to 8 and 8½	Last Wed. June to 2d Wed. Sept.	Cab., Pr., Se., Sh.....	375,615	45,000	.....	1050	456
Michigan* do.....	8 to 12½.....	7 to 9.....	3d Wed. June to 3d Wed. Sept.	Cab., Dr., Sh.....	170,000	34,000	7,500	450	415
Iowa do.....	8½ to 1½.....	7½ to 9.....	July 1 to Oct. 1.....	None.....	30,000	12,000	800	20	69
Mississippi do.....	9 to 12 and 2 to 3½.	6½ to 8 and 9.....	4th Wed. June to 2d Wed. Sept.	Ga., Pr.....	60,000	10,000	10,000	.....	121
Texas do.....	8½ to 12½ and 2 to 3	7 to 8 and 9.....	Last Wed. June to 1st Mon. Oct.	Cab.....	560,000	51,625	29,000	2000	296
Columbia do.....	8 to 1.....	6½ to 7½.....	July 3 to 1st Mon. Oct.	Sh.....	75,000	.....	.....	500	155
Alabama* do.....	8 to 1.....	7½ to 8.....	2d Wed. June to last Wed. Aug.	None.....	160,000	34,337	26,450	.....	139
California* do.....	9 to 12 and 1½ to 3½	7 to 9.....	2d Wed. June to 2d Wed. Sept.	None.....	33,000	13,450	.....	13	137
St. Bridget's do.....	9 to 12 and 1½ to 4.	7 to 8½.....	July and August.....	Dr., Ta.....	46,000	9,891	3,878	300	185
Kansas do.....	8 to 12½.....	7 to 8.....	June 15 to 2d Wed. Sept.	Co., Sh., Ta.....	110,000	21,800	10,000	775	163
St. Mary's Asylum.....	9 to 12 and 1½ to 4.	7 to 8.....	July and August.....	Co., Sh., Ta.....	110,000	21,800	10,000	775	163
Minnesota Institution.....	8 to 12½.....	7 to 8.....	June 15 to 2d Wed. Sept.	Co., Sh., Ta.....	110,000	21,800	10,000	775	163

N. Y. Inst. for Improv'd Inst'n	9 to 12 and 1 to 3..	7 to 8.	1st Wed. after June 20 to 1st Wed. Sept.	None.	.....	27,010	.....	349	161
Clarke Institution.....	9 to 12 and 2 to 4..	7 to 8½	Feb., and July 20 to Sept. 1.....	Cab.	.....	21,292	1,440	470	116
Arkansas do.	9 to 12 and 2 to 4..	7½ to 8½	Last Wed. June to 1st Wed. Oct.	Sh.	.....	.....	.....	76	112
Maryland do.	7½ to 9½, 9½ to 12½, 2 to 4½†	7 to 8½	Last Wed. June to 1st Wed. Sept.	Cab., Sh.	.....	27,583	65,000	2000	162
Nebraska do.	9 to 12 and 1½ to 4.	7 to 8	3d Wed. June to 2d Wed. Sept.	Pr.	.....	8,125	.....	120	56
Pittsburg Day-School.....	9 to 12½ and 1 to 3.	.....	July 1 to 1st Mon. Sept.	None.	.....	.....	.....	.....	113
Boston do.	9 to 12 and 1½ to 4½	1 hour.	July 1 to 1st Wed. Sept.	Pr.	.....	5,000	.....	.....	.....
Whipple's Home School.....	9 to 12 and 1 to 4.	6½ to 7.	1st Mon. July to 1st Mon. Sept.	None.	.....	4,872	.....	.....	62
St. Joseph's Institute.....	9 to 12 and 1 to 4.	7 to 9	July 1 to 1st Mon. Sept.	Car., Sh., Ta.	.....	21,409	9,819	300	100
West Virginia Institution*..	8½ to 1½.	7½ to 8½	2d Wed. June to 1st Mon. Sept.	Ch.	.....	.....	.....	47	31
Oregon Institution	9 to 12 and 1½ to 3½	7 to 8	Last Fri. June to 2d Tues. Sept.	None.	.....	.....	2745	10	.....
Cayuga Lake School.....	9 to 12 and 1 to 3.	7 to 8	July 1 to Sept. 20.	.....	.....	20,000	.....	.....	14
Md. Institution for Colored*..	9 to 12 and 2 to 4.	7 to 8	July 1 to Aug. 1.	None.	.....	16,000	10,899	N'e.	31
German Lutheran School,	6 hours.	1 hour.	2d Wed. July to 2d Wed. Oct.	Ga., Pr.	.....	7,751	6,000	40	13
Colorado Institution	9 to 12 and 1 to 3.	7 to 8	Last Fri. June to 1st Mon. Sept.	None.	.....	5,007	.....	.....	25
Brooklyn St. Joseph's Inst'e.	9 to 12 and 1 to 3½	6½ to 7½	.....	.....	.....	.....	.....	.....	33
N. Y. Evening Class.....	.....	.....	.....	.....	.....	.....	.....	.....	8
Erie Day-School.....	.....	.....	.....	.....	.....	.....	.....	.....	21
Chicago do.	9 to 12 and 2 to 4.	7 to 8½	Last Fri. June to 1st Mon. Sept.	None.	.....	.....	.....	.....	56
Central N. Y. Institution....	9 to 12½ and 2 to 3½	7 to 8	Last Wed. June to 1st Wed. Sept.	None.	.....	3,500	.....	.....	16
Cincinnati Day-School.....	9 to 12 and 1½ to 4.	None.	Last Fri. June to 1st Mon. Sept.	.....	.....	.....	.....	.....	20
Alleghany do. ....	.....	.....	.....	.....	.....	.....	.....	.....	137
National College.....	8 to 12½ and 1½ to 3½	7 to 10.	Last Wed. June to last Wed. Sept.	None.	.....	.....	.....	2000	.....
Montreal Cath. Inst. (Male) ..	5½ hours.....	2 hours.	July 1 to Sept. 1.....	Bo., Pr., Sh.	.....	6,000	600	400	205
Montreal Cath. Inst. (Fem'le)	.....	.....	.....	.....	.....	.....	.....	.....	170
Halifax Institution	9 to 12½ and 2 to 4.	7 to 8	2d Wed. July to 1st Wed. Sept.	Ga., Pr.	.....	7,000	8,000	.....	.....
Ontario do.	9 to 12 and 1½ to 3.	7 to 9	Last Wed. June to 1st Wed. Sept.	Cab., Car., Sh.	.....	32,048	35,000	327	300
Montreal Protestant Inst'n....	9 to 1 and 2 to 3.	6½ to 7½	3d Wed. June to 1st Wed. Sept.	Car., Ga., Pr.	.....	3,716	.....	200	35
New Brunswick Institution..	8½ to 12 and 1½ to 4	8 to 9.	July 7 to Nov. 1.....	Car., Ga., Se., Sh.	.....	3,226	.....	1400	45

* Contains a department for the blind also, the expenses of which are necessarily included in the statement of expenditure.

† One session for school and one for shops, by a system of rotation.

‡ Two sessions for school and one for shops, by a system of rotation.

§ Ba.=Baking. Bo.=Book-binding. Br.=Broom-making. Ca.=Carpentry. Ch.=Chair-making. Co.=Coopersy.

Dr.=Dress-making. Ga.=Gardening. Pa.=Painting and Glazing. Pr.=Printing. Se.=Sewing. Sh.=Shoemaking. Ta.=Tailoring.

¶ For nine months. Cab.=Cabinet-making. Car.=Carpentry. Ch.=Chair-making. Co.=Coopersy.

‡ Total number who have received instruction in 43 Institutions of the United States, 16,167.

TERMS OF ADMISSION.

I. The Asylum will provide for each pupil board, lodging, and washing, the continual superintendence of health, conduct, manners and morals, fuel, lights, stationery, and other incidental expenses of the school room, for which, including TUITION, there will be an annual charge of one hundred and seventy-five dollars.

II. In case of sickness the necessary extra charge will be made.

III. No deduction from the above charge will be made on account of vacation or absence—except in case of sickness.

IV. Payments are always to be made six months in advance, for the punctual fulfilment of which a satisfactory bond will be required.

V. Each person applying for admission must be between the ages of EIGHT and TWENTY-FIVE years; must be of a good natural intellect, capable of forming and joining letters with a pen legibly and correctly, free from any immoralities of conduct and from any contagious disease.

Application for the benefit of the legislative appropriations in the States of Maine and New Hampshire should be made to the Secretaries of those States respectively—in Massachusetts to the Secretary of the Board of Education—in each case stating the name and age of the proposed beneficiary, and the circumstances of his parents or guardian. Applications as above in Vermont, Rhode Island and Connecticut respectively, should be made to his Excellency the Governor of the State. In all cases a certificate from two or more of the selectmen, magistrates, or other respectable inhabitants of the township or place to which the applicant belongs should accompany the application.

Those applying for the admission of *paying pupils* may address their letters to the Principal of the Asylum, and on all the letters from him respecting the pupils postage will be charged.



The time for admitting pupils is the *second Wednesday of September*, and at no other time in the year. Punctuality in this respect is very important, as it cannot be expected that the progress of a whole class should be retarded on account of a pupil who joins it after its formation. Such a pupil must suffer the inconvenience and the loss.

It is earnestly recommended to the friends of the deaf and dumb to have them taught to write a fair and legible hand before they come to the Asylum. This can easily be done, and it prepares them to make greater and more rapid improvement.

When a pupil is sent to the Asylum, unless accompanied by a parent or some friend who can give the necessary information concerning him, he should bring a written statement embracing specifically the following particulars:

1. The name in full.
2. Post office address and correspondent.
3. Day, month, and year of birth.
4. Cause of deafness.
5. Name of the parents.
6. Names of the children in the order of their age.
7. Were the parents related before marriage? If so, how?
8. Has the pupil deaf mute relatives? If so, what?

The pupil should be *well clothed*—that is, he should have both summer and winter clothing enough to last one year, and be furnished with a list of the various articles, each of which should be marked. A small sum of money—not less than five dollars—should also be deposited with the Steward of the Asylum, for the personal expense of the pupil not otherwise provided for.

Packages of clothing or boxes sent by express will reach the pupils safely.  *The express charges should in all cases be prepaid.* 

Careful attention to these suggestions is quite important.

There is but one vacation in the year. It begins on the last Wednesday of June, and closes on the second Wednesday of September. It is expected that the pupils will spend the vacation at home. This arrangement is as desirable for the benefit of the pupils, who need the recreation and change of scene, as for the convenience of the Institution, thus affording opportunity for the necessary painting, cleansing, etc. The present facilities for travel enable most of the pupils to reach home on the evening of the day they leave Hartford. Every pupil is expected to return punctually at the opening of school on the second Wednesday of September.

On the day of the commencement of the *vacation* an officer of the Asylum will accompany such pupils as are to travel on the railroads between Hartford and Boston, taking care of them and their baggage, on condition that their friends will make timely provision for their expenses on the way, and engage to meet and receive them immediately on the arrival of the *early* train at various points on the route previously agreed on and at the station of the Boston and Albany Railroad in Boston. A similar arrangement is made on the Connecticut River Railroad as far as to White River Junction. No person will be sent from the Asylum to accompany the pupils on their return, but if their fare is paid and their trunks are checked to Hartford it will be safe to send them in charge of the conductor.

ELEVENTH
ANNUAL REPORT
OF THE
SHEFFIELD SCIENTIFIC SCHOOL
OF
YALE COLLEGE.
1875-76.

PRINTED BY ORDER OF THE GENERAL ASSEMBLY.

NEW HAVEN:
TUTTLE, MOREHOUSE & TAYLOR, PRINTERS.
1876.

REPORT OF THE STATE BOARD OF VISITORS.

To the General Assembly of the State of Connecticut :

The undersigned, in behalf of the State Board of Visitors of the Sheffield Scientific School, would respectfully report that in discharge of their duties they have held the usual meetings during the year; one for the purpose of selecting for the several scholarships open to students, under the laws of the State, those applicants found to be properly qualified; and another at which examination was made of the progress of the School, and especially of its development in connection with the Peabody Museum, the building for which is now completed and prepared to receive much material belonging to the collections of the Scientific School, and to afford commodious rooms and special apartments for instruction in several of its departments.

The report of the Governing Board and Faculty of the Institution, which is herewith submitted, will furnish in detail all needful information respecting the present condition and future promise of the School, and this Board take pleasure in commending the course of instruction now pursued there, and the wisdom, intelligent zeal and personal energy of its corps of instructors, by which the School has been brought to its present leading position among the scientific schools of the country.

The free scholarships which have been so wisely provided by the State, are now largely taken up and with most gratifying results.

In behalf of the Board,

CHARLES R. INGERSOLL,

Chairman.

BIRDSEY G. NORTHROP,

Secretary of the State Board of Education.

NEW HAVEN, May, 1876.

ANNUAL STATEMENT

OF THE

GOVERNING BOARD.

WITH the exception of the addition of two new professors to its corps of permanent instructors, the past year has been one of the least eventful in the history of the School; and in presenting their eleventh annual report the Governing Board can do little but repeat the general statements that have already been frequently made in regard to its condition and prospects. As the change in the time of the meeting of the legislature, in consequence of the amendment of the Constitution to that effect, renders necessary the preparation of an additional report during the current year, it has been deemed advisable to make the present one as brief as possible.

THE PEABODY MUSEUM.

The Peabody Museum, referred to in the last report, is rapidly advancing towards completion. When finished, the instruction in Mineralogy, Zoology, and Comparative Anatomy, will be given in that building; and laboratories have already been or are being fitted up for that purpose. At the beginning of the spring term, the instruction in Determinative Mineralogy was transferred from Sheffield Hall to the Museum, and that in the other branches mentioned will follow in the course of the next Academic year. A full report of these changes will be found in the next annual report.

GIFTS TO THE INSTITUTION.

A gift of one thousand dollars was received for the purpose of painting Sheffield Hall, and in accordance with the terms of the donation the work was completed during the summer vacation of 1875.

ADDITIONS TO THE CORPS OF PROFESSORS.

At the Commencement of 1875, two new professorships were created, one of Chemistry, the other of Comparative Anatomy.

To the former Mr. W. G. Mixter was called. Mr. Mixter was graduated from this school in 1867, remained here several years after graduation, pursuing his studies in Chemistry, and was also employed, first as an assistant and subsequently as an instructor in the department of Chemistry. In 1872 he went to Germany, and after spending two years in study in that country, returned to America in 1874, and during the year preceding his appointment gave instruction in Chemistry in the Scientific School. To the chair of Comparative Anatomy Mr. S. I. Smith was elected. He was also graduated from this school in 1867, and since that time has been constantly connected with it as an assistant and subsequently as an instructor.

INSTRUCTION IN THE USE OF THE PLANE TABLE.

The arrangement by which members of the school could receive instruction in the use of the Plane Table, and in field work, under the operation of the United States Coast Survey, was continued during the past year, though with some modifications. Four topographical parties were constituted and stationed in different sections, one in the Saltonstall Region, one on the New Haven Plain, one east of West Rock Ridge, and one in the Woodbridge Valley. By the plan which had been recommended by Mr. Bache, the Assistant in charge of the region about New Haven, and approved by the Chief of the Coast Survey, each party was made up of a number of paid workers and of such volunteers as might wish to receive instruction. Of the twelve regular employés making up the four parties, the following eight were either students or recent graduates of the Scientific School: H. Andrews, J. P. Bogart, C. V. Pendleton, L. H. Gager, J. G. Bramley, C. McK. Craig, E. B. Chandler, H. D. Bristol. Of the volunteers there were five, all of whom were students in the Scientific School. Their names were as follows: D. R. Alden, W. C. Butler, J. A. Doolittle, E. Gillette, and G. L. Wilson. All of these attached themselves to the party operating in the Woodbridge Valley, that region being the one most easy of access.

CONTRIBUTIONS TO THE STUDY OF THE NEW HAVEN REGION.

To the courtesy of Mr. Bache the Governing Board are under obligations for a report of the operations of the parties, and for the additional contributions to the study of the New Haven Region which follow.

"It was intended," says Mr. Bache, in his communication to the Governing Board, "to put the parties into the field by April 1st, but the appropriation for the work was not available until July 1st, when the work was begun, ending with the close of November.

"The zone of operations was within a belt of land about four miles in width, stretching from Saltonstall Ridge to Woodbridge Ridge. Just before, and at times during the season, Mr. Andrews, my chief aid, executed the supplementary triangulation, under my general direction. As few of the determinations are represented on the ground by permanent objects, such only are given, with some distances. A few bench-marks in some well-known localities are also given.

"The work of the season consisted of thirty-one triangulation points, one hundred and twenty-four bench-marks for contouring, and twenty-nine square miles of topography. This makes, with what was executed when the survey was merely begun, and then discontinued, four seasons ago, thirty-five square miles towards the topography of the New Haven Region, which includes about one hundred and twenty square miles."

Geographical Positions in the New Haven Region.†

Name of Station.	Latitude.			Longitude.		
East Haven Green Flag-pole, -----	41	16	29.970	72	52	04.264
Montowese Spire, -----	41	20	53.414	72	51	45.920
Centreville Spire, -----	41	22	59.516	72	54	11.635
North Haven Spire, -----	41	23	10.904	72	51	42.768
City Hall Tower, -----	41	18	24.475	72	55	30.022

Distances between Triangulation Points within the New Haven Region.

	Meters.
RABBIT ROCK* to Montowese Spire, -----	1073.6
" Centreville Spire, -----	6226.6
" North Haven Spire, -----	5027.4
" East Haven Green Flag-pole, -----	7488.3
* MT. CARMEL* to Montowese Spire, -----	9430.8
" Centreville Spire, -----	5358.2
WEST ROCK North* to Montowese Spire, -----	9171.9
" Centreville Spire, -----	4957.9
" North Haven Spire, -----	8426.7
EAST ROCK* to City Hall Tower, -----	2768.1
WEST ROCK* to City Hall Tower, -----	4138.6

† The latest Coast Survey *data* for latitude and longitude have been used in the computation of these points.

* The geographical positions of the points thus marked, computed according to the Coast Survey's old *data*, were published in the Scientific School's Report of 1871-72, from the triangulation of Mr. Edward Goodfellow, Assistant U. S. Coast Survey.

A few Bench Marks in well known Localities.

	Feet.
Southwest corner of second step at the south front entrance to East Haven Church,	21.792
Cross cut on stone door-step of Foxon School-house,	41.013
Top of stone post at the southwest corner of Main and Franklin streets, Westville,	53.458
Top of iron bolt marking the position of "West Rock North," a triangulation point about one and a half miles north of Wintergreen Lake, ..	559.417

"The plane," continues Mr. Bache, "to which these and all previous elevations are referred, and all future ones will continue to be, is the plane of Mean High Water at Chapel Street Bridge, as determined by the Coast Survey in 1871, during a whole lunation. The height of the lower plane (cut with a saw), on the top of a pile on the north side of the east end of Chapel Street Bridge, is 2.630 feet above the plane of Mean High Water, as there determined. The mean rise and fall of tide there was published in the School's Report of 1871-72, as 6.25 feet, but should have been, according to the tidal record, 6.23 feet. Even this, however, is a small amount in excess of the truth, as has been since ascertained from tidal observations in other parts of the Harbor. The slight excess is owing to local causes at Chapel Street Bridge."

ADDITIONS TO THE ZOOLOGICAL COLLECTIONS.

A. E. VERRILL, Curator; S. F. CLARK, Assistant.

The principal additions to the Zoölogical collections during the past year have been made in connection with the explorations of our coast by the United States Commission of Fish and Fisheries, which was located during the summer at Wood's Hole, Mass., on the shore of Vineyard Sound. At this place an excellent zoölogical laboratory—which we hope may be a permanent one—was established, and provided with aquaria and other unusual facilities for the study of marine animals; while the U. S. tug "Bluelight," Commander L. C. Beardslee, was employed, as during several previous summers, for exploring and dredging in the waters of Buzzard's Bay, Vineyard Sound, Nantucket Shoals, etc. The investigation of the marine invertebrates was under the immediate charge of the curator and Professor S. I. Smith, assisted by Mr. S. F. Clark, Mr. C. H. Merriam, Mr. J. K. Thacher, Mr. O. Harger, Mr. Sanderson Smith, Mr. W. H. Dall, and several others. The very extensive collection thus made is now in our possession for study, and for future distribution of the duplicates.

A part of the marine invertebrates collected by Dr. J. H. Kidder, U. S. N. at Kerguelen Island, and at New Zealand by Dr. E. Kershner, U. S. N., during the Transit of Venus Expedition, were sent here for study, and a report on the Crustacea was prepared by Professor Smith, and others on the Annelids, Echinoderms, and Polyps by the curator. From this collection our museum received a valuable set of duplicates.

Professor S. I. Smith and Mr. S. F. Clark spent a short time at the Smithsonian Institution during the winter vacation. Professor Smith selected a small but valuable series of duplicate Crustacea for our museum, and Mr. Clark brought back the extensive collection of Hydroids made on the coast of Alaska by Mr. W. H. Dall, and has subsequently determined and described the species. A large series of duplicates from this collection will be added to our Museum. Mr. Clark has also described the Hydroids of the California coast in a paper presented to the Connecticut Academy of Science.

The collections of invertebrates from the Gulf of St. Lawrence, collected by Mr. J. F. Whiteaves and sent to Professor Smith and the curator for examination, have been mostly determined and returned, while a series of duplicates from these have also been added to our museum.

From Mr. Henry Hemphill we have received a collection of Crustacea, Echinoderms, Hydroids, Bryozoa, Sponges, etc., from California.

From Dr. Edward Palmer we have also received an important collection of marine invertebrates from southern California.

Professor B. Silliman has presented a collection of fishes, insects, and crustacea, from the Mammoth Cave.

From Professor A. Hyatt, of the Boston Society of Natural History, we have received a valuable set of sponges, identified by him, in connection with his monographic work on the group.

Mr. T. Tomita, Vice-Consul of Japan, presented a specimen of the giant crab of Japan.

Mr. A. G. Wetherby, of Cincinnati, sent a collection of land and fresh water shells.

Several other collections of less importance, which will be enumerated on another occasion, have been received from various sources.

Professor J. D. Dana has presented a valuable lot of Zoölogical books, including a complete series of the Proceedings of the Zoölogical Society of London.

ADDITIONS TO THE GEOLOGICAL COLLECTIONS.

O. C. MARSH, Curator; O. HARGER, Assistant.

Very important additions to the geological department of the Museum have been made during the year, principally by parties of collectors employed by the curator during the last season in various parts of the West. Several thousand specimens of vertebrate fossils have been thus obtained from the Cretaceous and Tertiary deposits of the Western territories. Many of these are new to science, and some of them of the greatest interest. Among them should be specially mentioned several very perfect specimens of the large and remarkable toothed birds of the genus *Hesperornis*. So complete are these specimens now in the Museum that a study of them promises to determine the characteristics of this group of birds more perfectly than any other fossil birds have been determined, with the possible exception of one or two forms which have very lately become extinct. The Museum has also received much material toward the further elucidation of the characters of the *Dinocerata*, the *Brontotheridæ*, the *Tillodontia* and other hitherto little known groups.

An interesting collection of fossils, mostly vertebrate, has also been received from Mr. G. B. Grinnell and Mr. E. S. Dana who were connected during the last summer with Col. W. M. Ludlow in his trip through the Yellowstone region. These fossils afford evidence of a hitherto unknown Miocene lake basin in the vicinity of Camp Baker, Montana.

The Museum has also received through Prof. Dana several bones of the Reindeer from the Quinnipiac clay pits of North Haven. These bones were carefully collected and presented to the Museum by Capt. S. P. Crafts, the owner of the clay-pits, and are of great interest, as proving the existence of the Reindeer in Southern New England near the close of the glacial period.

Large additions have also been made to the Osteological collection during the year, and many skulls and skeletons, principally of foreign mammals and birds, have been added to the collection. Hon. J. W. Garrett, President of the Baltimore and Ohio Railroad has lately presented to this department the skeleton of the celebrated mare "Esnea," imported from Arabia. A large number of skeletons, mostly of birds, have been received from Mr. G. B. Grinnell during the year. Another interesting acquisition is a series of fifty casts of human and other mammalian brains obtained by the curator from the Royal College of Surgeons, London.

PUBLIC LECTURES.

The tenth annual course of lectures to mechanics and others was given during the past year in the lecture-room in North Sheffield Hall. The lectures and their subjects are indicated in the annexed programme.

I. Mon.,	Feb. 7.	Waves,	C. S. Lyman.
II. Thurs.,	" 10.	Yosemite.	Wm. H. Brewer.
III. Mon.,	" 14.	The English Language in America,	T. R. Lounsbury.
IV. Thurs.,	" 17.	Coffee,	D. C. Eaton.
V. Mon.,	" 21.	Perspective,	F. R. Honey.
VI. Thurs.,	" 24.	Turbine Water Wheels,	E. C. Geyelin.
VII. Mon.,	" 28.	Our Trap Rocks,	G. W. Hawes.
VIII. Thurs.,	March 2.	Sound,	J. Kennedy.
IX. Mon.,	" 6.	Watt and the Steam Engine,	J. E. Clark.
X. Thurs.,	" 9.	The Cost of Labor,	F. A. Walker.
XI. Mon.,	" 13.	Watt and the Steam Engine,	J. E. Clark.
XII. Thurs.,	" 16.	Small Arms,	Gen. Wm. B. Franklin.
XIII. Mon.,	" 20.	The Lesser Bodies of the Solar System,	A. W. Wright.
XIV. Thurs.,	" 23.	Animal Instinct,	Wm. H. Brewer.

ANNIVERSARY.

The anniversary exercises were held in North Sheffield Hall, on the evening of Tuesday, June 29, 1875. Nine theses were selected for public reading.

The candidates for degrees, with the subjects of their theses, are given in the following schedule. Those marked with an asterisk were read in the evening.

CANDIDATES FOR DEGREES,

WITH THE SUBJECTS OF THEIR GRADUATION THESES.

CIVIL ENGINEERS. (2)

SAMUEL HOSMER CHITTENDEN, *Guilford*. On the Railroad Bridge at Omaha.

LORENZO M. JOHNSON, *Rochester, Mass.* Design of a Wrought Iron Post Truss Bridge; and a Report upon a Preliminary Survey for the Location of a New Railway Line between Buena Vista and Sound Prairie Stations, Iowa.

DYNAMIC ENGINEERS. (2)

FRANCIS URQUHART DOWNING, B.A., Ph.B., *New Haven*. On the American Locomotive.

WILLIAM HAMDEN JENKS, Ph.B., *Brookville, Pa.* On the Theory of Turbines.

BACHELORS OF PHILOSOPHY. (49)

CHARLES HENRY ALLING (Select), *Birmingham*. On the Railroad System of the United States.

LAUNCELOT WINCHESTER ANDREWS (Chemistry), *Springfield, Mass.* On the Action of the Alkali Metals on General Compound Ethers.

- *MOSES BRADSTREET BRADFORD (Civil Engineering), *Middletown*. On Tidal Drainage.
- JOHN GILBERT BRAMLEY (Civil Engineering), *Bovina, N. Y.* Design for a Stone Bridge.
- GEORGE LOOMIS BROWNELL (Civil Engineering), *East Haddam*. On the Iron Truss Bridge over West River.
- AMOS AVERY BROWNING (Civil Engineering), *Norwich*. On an Improved Form of the Upright Metallic Arch.
- CHARLES STUART BUNCE (Chemistry), *Glastenbury*. On Tungsten.
- FRANK TAYLOR CHAMBERS (Dynamic Engineering), *Wilmington, Del.* On the Theory of Iron Ships.
- EDWARD BENJAMIN CHANDLER (Civil Engineering), *Woodstock*. On Explosives and their Application in Engineering.
- GEORGE RUFUS COOLEY (Civil Engineering), *Hamden*. On the Plane Table.
- CHAMBERS McKIBBIN CRAIG (Civil Engineering), *Alleghany City, Pa.* On the Present System of Sewerage.
- *JAMES CUNNINGHAM (Select), *Pittston, Pa.* On the Influence of Geographical Locality on Settlement as Displayed throughout the United States.
- CHARLES WILLIAM FENN (Civil Engineering), *Portland, Me.* On the Comparative Compressive Strength of Wrought and Cast Iron.
- CHARLES HAMILTON FOX (Select), *Lansingburgh, N. Y.* On Arctic Explorations.
- JAMES FREELAND (Civil Engineering), *New York City*. On Ventilation.
- LUTHER HENRY GAGER (Civil Engineering), *Coventry*. On Concrete as a Building Material.
- LIVINGSTON GIFFORD (Dynamic Engineering), *Jersey City, N. J.* On the Sewing Machine.
- WILLIAM CORNELIUS HALL (Civil Engineering), *Buffalo, N. Y.* On the Utilization of Tide Power.
- HENRY MORTIMER HASTINGS (Civil Engineering), *Oswego, N. Y.* A Review of the Bridge over the Mattabesett River, Berlin, Ct.
- ALFRED PELL HAVEN (Civil Engineering), *New York City*. On the Brooklyn Anchorage of the East River Suspension Bridge.
- *CHARLES HILDEBRAND (Dynamic Engineering), *New Haven*. On Screw Propulsion.
- THOMAS DOUGLAS HOXSEY (Civil Engineering), *Paterson, N. J.* On the Gunpowder Pile Driver.
- WILLIAM READ HOWE (Civil Engineering), *Orange, N. J.* On Tunnels.
- *JULIAN KENNEDY (Chemistry), *Struthers, O.* On the Mechanics of Rowing.
- EDWARD AUSTIN KENT (Civil Engineering), *Buffalo, N. Y.* On the Heating of Buildings.
- GEORGE REINARD KLEEBERGER (Natural History), *Apple River, Ill.* Plantæ Kelloggianæ et Harfordianæ; an Account of Plants collected by Dr. A. Kellogg and Mr. W. G. W. Harford in California, Oregon, etc., during the years 1868 and 1869.
- *WELLS CUSHMAN LAKE (Dynamic Engineering), *Lake Forest, Ill.* On Iron in Architectural Construction.
- CHARLES PURDY LINDSLEY (Medical), *New Haven*. On Rhus Toxicodendron.
- BLANCHARD LYNDE (Select), *Milwaukee, Wis.* On the History of the Usury Laws of England.
- CLARENCE FAKE McMURRAY, *Lansingburgh, N. Y.* On the Gulf Stream.
- BURTON MANSFIELD (Select), *New Haven*. On Immigration into the United States.
- JOHN CHARLES OLMSTED (Select), *New York City*. On the Moquis Indians.
- *EDWARD DAY PAGE (Select), *South Orange, N. J.* On the Effect of the British Poor Laws upon Labor and Wages.

- FREDERIC NOAH PEASE (Chemistry), *Ellington*. On the Decompositions of Rocks due to the Action of Organic Acids contained in Lichens.
- *DWIGHT EDWARD PIERCE (Civil Engineering), *New Haven*. On the Niagara Falls Suspension Bridge.
- *WILLIAM ARTHUR PRATT (Civil Engineering), *New Haven*. On the Construction and Stability of Dams.
- WILLIAM SHUGARD RIGHTER (Dynamic Engineering), *Newark, N. J.* On Quarrying Machinery.
- WALTER COE ROBERTS (Dynamic Engineering), *New Haven*. On the Principles of Architectural Construction as Embodied in the Peabody Museum.
- RICHARD SHARPE (Dynamic Engineering), *Eckley, Pa.* On Machinery for the Manufacture of Wire Rope.
- CLARENCE HOYT STILSON (Civil Engineering), *Cleveland, O.* On the Railway Passenger Depot, New Haven.
- JARED SIDNEY TORRANCE (Select), *Gowanda, N. Y.* On Witchcraft as Represented in the Dramatic Literature of the Elizabethan Period.
- *FREDERICK MONCRIEFF TURNBULL (Medical), *Hartford*. On the Anatomy of *Nereis Virens*.
- ALONZO EARL WEMPLE (Select), *Brooklyn, N. Y.* On the Immediate and the Permanent Effects of the British Orders in Council and of the Napoleonic Decrees upon our Commerce and Industry.
- WILLIAM RODMAN WHARTON (Dynamic Engineering), *Germantown, Pa.* On the Transmission of Power by Means of Compressed Air.
- ALFRED NEWTON WHEELER (Select), *Southford*. On the Postal System of the United States.
- HENRY STACY WHIPPLE (Civil Engineering), *Birmingham*. On the Fourth Avenue Improvement, New York City.
- EDWARD LUTHER WHITE (Civil Engineering), *Waterbury*. On the Gilbert Elevated Railway.
- GEORGE HORACE WILCOX (Dynamic Engineering), *West Meriden*. On the Meriden Woolen Mill.
- KENJIRO YAMAGAWA (Civil Engineering), *Japan*. An Investigation of Curves Formed by the Trigonometric Functions.

PRIZES.

CLASS OF 1875.

- For excellence in German*, the prize awarded to CHARLES W. FENN, *Portland, Me.*
- For excellence in Civil Engineering*, the prize awarded to WILLIAM A. PRATT, *New Haven*.

CLASS OF 1876.

- For excellence in the Mathematics of Junior Year*, the prize divided between PORTER D. FORD, *Washington*, and HIRAM A. MILLER, *New Haven*.
- For excellence in Chemistry*, the prize divided between FREDERICK P. DEWEY, *West Haven*, and FREDERICK P. MILES, *Salisbury*.
- For excellence in Mineralogy*, the prize awarded to FREDERICK P. DEWEY, *West Haven*.

CLASS OF 1877.

- For excellence in all the Studies of Freshman Year*, the prize awarded to WALLACE B. FENN, *New Haven*, with honorable mention of JOSEPH G. CALHOUN, *Hartford*.
- For excellence in German*, the prize divided between JOSEPH P. IDDIGS, *Orange, N. J.*, and WILLIAM T. SEDGWICK, *Farmington*.
- For excellence in Mathematics*, the prize divided between JOHN E. BUDDINGTON, *Huntington*, and WALLACE B. FENN, *New Haven*.

For excellence in Physics, the prize awarded to JOSEPH G. CALHOUN, *Hartford*.

For excellence in Mechanical Drawing, the prize awarded to JOSEPH P. IDDINGS, *South Orange, N. J.*

CLASS OF 1873.

For the best Entrance Examination, the prize divided between GEORGE W. MASON, *Orange, N. J.*, and EBEN J. WARD, *Chicago, Ill.*, with honorable mention of CHARLES S. CHURCHILL, *New Haven*.

PROGRAMME OF STUDIES,

AND

CATALOGUE,

For the College Year 1875--76.

CALENDAR.

1875.		
16 Sept.	Thursday,	First Term begins.
23 Dec.	Thursday,	First Term ends.
1876.		
6 Jan.	Thursday,	Winter Vacation of two weeks.
6 April,	Thursday,	Second Term begins.
		Second Term ends.
		Spring Vacation of two weeks.
20 April,	Thursday,	Third Term begins.
27 June,	Tuesday,	Meeting of Appointing Board.
27 June,	Tuesday,	Anniversary.
29 June,	Thursday,	Commencement.
30 June,	Friday,	Examination for Admission.
1 July,	Saturday,	
		Summer Vacation of eleven weeks.
12, 13 Sept.	Tues., Wedn.,	Examination for Admission.
14 Sept.	Thursday,	First Term begins.
21 Dec.	Thursday,	First Term ends.

ABBREVIATIONS.

S. H.	-	-	-	-	-	Sheffield Hall.
N. S. H.	-	-	-	-	-	North Sheffield Hall.
TR.	-	-	-	-	-	Treasury Building.
D.	-	-	-	-	-	Durfee College.
F.	-	-	-	-	-	Farnam College.
D. H.	-	-	-	-	-	Divinity Hall.
W. D. H.	-	-	-	-	-	West Divinity Hall.

In the buildings belonging to the Sheffield Scientific School, the rooms numbered from 1 to 21 are in Sheffield Hall: from 26 to 58 in North Sheffield Hall.

CORPORATION.

PRESIDENT.

REV. NOAH PORTER, D.D., LL.D.

FELLOWS.

HIS EXCELLENCY CHARLES R. INGERSOLL, LL.D., NEW HAVEN.

HIS HONOR GEORGE G. SILL, M.A., HARTFORD.

REV. LEONARD BACON, D.D., LL.D., NEW HAVEN.

REV. THEODORE D. WOOLSEY, D.D., LL.D., NEW HAVEN.

REV. HIRAM P. ARMS, D.D., NORWICH TOWN.

REV. GEORGE J. TILLOTSON, M.A., HAMPTON.

REV. OLIVER E. DAGGETT, D.D., NEW LONDON.

HON. ALPHONSO TAFT, LL.D., CINCINNATI, O.

REV. AMOS S. CHESEBROUGH, M.A., VERNON.

REV. MYRON N. MORRIS, M.A., WEST HARTFORD.

HON. WILLIAM M. EVARTS, LL.D., NEW YORK CITY.

HON. WILLIAM B. WASHBURN, LL.D., GREENFIELD, MASS.

REV. SAMUEL G. WILLARD, M.A., COLCHESTER.

HON. HENRY B. HARRISON, M.A., NEW HAVEN.

REV. JOSEPH W. BACKUS, M.A., THOMASTON.

REV. JOSEPH H. TWICHELL, B.A., HARTFORD.

HON. WILLIAM WALTER PHELPS, M.A., NEW YORK CITY.

MASON YOUNG, M.A., NEW YORK CITY.

SECRETARY.

FRANKLIN B. DEXTER, M.A.

TREASURER.

HENRY C. KINGSLEY, M.A.

GOVERNING BOARD.

APPOINTED BY THE CORPORATION OF YALE COLLEGE.

President.

REV. NOAH PORTER, D.D., LL.D., (7 TR.) 31 Hillhouse av.

Chairman and Executive Officer.

GEORGE J. BRUSH, (3 S. H.) 14 Trumbull st.

Professors.

ARRANGED IN THE ORDER OF THEIR GRADUATION.

WILLIAM A. NORTON, <i>Civil Engineering.</i>	(34 N. S. H.) 72 Prospect st.
CHESTER S. LYMAN, <i>Physics and Astronomy, Theoretical and Practical.</i>	(39 N. S. H.) 88 Trumbull st.
WILLIAM D. WHITNEY, <i>Linguistics and French.</i>	(205 D.) 246 Church st.
WILLIAM P. TROWBRIDGE, <i>Dynamic Engineering (HIGGIN Professor).</i>	(45 N. S. H.) 82 Prospect st.
GEORGE J. BRUSH, <i>Mineralogy.</i>	(3 S. H.) 14 Trumbull st.
SAMUEL W. JOHNSON, <i>Theoretical and Agricultural Chemistry.</i>	(12 S. H.) 54 Trumbull st.
WILLIAM H. BREWER, <i>Agriculture (NORTON Professor).</i>	(4 S. H.) 246 Orange st.
JOHN E. CLARK, <i>Mathematics.</i>	(6 S. H.) 8 Trumbull st.
DANIEL C. EATON, <i>Botany.</i>	(14 N. S. H.) 70 Sachem st.
THOMAS R. LOUNSBURY, <i>English.</i>	(6 S. H.) 22 Lincoln st.
OTHNIEL C. MARSH, <i>Palæontology.</i>	(4 TR.) 9 College st.
FRANCIS A. WALKER, <i>Political Economy and History.</i>	(40 N. S. H.) 68 Whitney av.
OSCAR D. ALLEN, <i>Analytical Chemistry and Metallurgy.</i>	(20 S. H.) 189 Temple st.
ADDISON E. VERRILL, <i>Zoölogy and Geology.</i>	(42 N. S. H.) 148 College st.
SIDNEY I. SMITH, <i>Comparative Anatomy.</i>	(42 N. S. H.) 148 College st.
WILLIAM G. MIXTER, <i>Chemistry.</i>	(8 S. H.) 201 Orange st.

LECTURERS, INSTRUCTORS, AND ASSISTANTS.

ADDITIONAL TO THE GOVERNING BOARD.

ALBERT S. WHEELER,		
<i>German.</i>		710 Chapel st.
MARK BAILEY,		
<i>Elocution.</i>	(150 F.)	185 Temple st.
JOHN H. NIEMEYER, Professor in Yale School of Fine Arts,		
<i>Free Hand Drawing.</i>		8 Art Building.
FREDERICK R. HONEY,		
<i>Descriptive Geometry and Projection Drawing.</i>	(53 N. S. H.)	28 Clark st.
OSCAR HARGER,		
<i>Paleontology.</i>	(4 TR.)	14 University pl.
JOSEPH J. SKINNER,		
<i>Mathematics.</i>		710 Chapel st.
MANSFIELD MERRIMAN,		
<i>Civil Engineering.</i>	(46 N. S. H.)	8 Audubon st.
AUGUST H. EDGREN,		
<i>French.</i>		189 George st.
HENRY A. HAZEN,		
<i>Drawing.</i>	(52 N. S. H.)	55 N. S. H.
GEORGE W. HAWES,		
<i>Mineralogy.</i>	(18 S. H.)	14 S. H.
ALLEN B. HOWE,		
<i>Analytical Chemistry.</i>		14 S. H.
SAMUEL F. CLARK,		
<i>Zoölogy.</i>		58 N. S. H.
RUSSELL H. CHITTENDEN,		
<i>Physiological Chemistry.</i>	(13 S. H.)	23 Humphrey st.
JULIAN KENNEDY,		
<i>Physics.</i>		30 Bristol st.
CHARLES HILDEBRAND,		
<i>Mechanical Drawing.</i>		16 Chestnut st.

GRADUATE STUDENTS.

Thomas Marcus Blakslee, PH.B. } Madison University.	<i>Hamilton, N. Y.</i>	36 Prospect st.
Edward Alexander Bouchet, B.A.	<i>New Haven,</i>	42 Bradley st.
Amos Avery Browning, PH.B.	<i>Norwich,</i>	136 Crown st.
Clarendon Cobb Bulkley, B.A. } Trinity College.	<i>Lebanon, N. H.</i>	23 Lyon st.
Orlando Clarke Charlton, B.S. } Hanover College, Ind.	<i>New Albany, Ind.</i>	390 State st.
Russell Henry Chittenden, PH.B.	<i>New Haven,</i>	23 Humphrey st.
Charles Howard Fitch, PH.B.	<i>New Haven,</i>	58 Olive st.
Edward Everett Gaylord, B.A.	<i>Ashford,</i>	4 Library st.
George Bird Grinnell, B.A.	<i>New York City,</i>	6 Library st.
Oscar Harger, M.A.	<i>New Haven,</i>	14 University pl.
George Wesson Hawes, PH.B.	<i>Boston, Mass.</i>	14 S. H.
Henry Allen Hazen, B.A. } Dartmouth College.	<i>New Haven,</i>	55 N. S. H.
Charles Hildebrand, PH.B.	<i>New Haven,</i>	16 Chestnut st.
Frederick Hodges Hoadley, B.A.	<i>New Haven,</i>	109 Elm st.
Allen Brewer Howe, PH.B.	<i>Troy N. Y.</i>	14 S. H.
Julian Kennedy, PH.B.	<i>Struthers, O.</i>	31 Bristol st.
Robert Fairchild Kedzie, M.S. } Michigan Agricultural College.	<i>Lansing, Mich.</i>	390 State st.
Calvin Morgan McClung, B.A. } East Tennessee University.	<i>Knoxville, Tenn.</i>	114 High st.
Mansfield Merriman, C.E.	<i>Southington,</i>	8 Audubon st.
Robert Peachy Maynard, B.A.	<i>San Francisco, Cal.</i>	193 Temple st.
William Barton Payne, B.A. } East Tennessee University.	<i>Knoxville, Tenn.</i>	126 Crown st.
Frederick Noah Pease, PH.B.	<i>Ellington,</i>	32 Bristol st.
Claudius Victor Pendleton, PH.B.	<i>Bozrah,</i>	57 N. S. H.
William Arthur Pratt, PH.B.	<i>New Haven,</i>	8 Gill st.
Holmes Elias Sadler, B.A.	<i>Buffalo, N. Y.</i>	
George Henry Seys, B.A. } Trinity College.	<i>Hartford,</i>	90 Grove st.
Joseph John Skinner, C.E.	<i>New Haven,</i>	710 Chapel st.
Thomas Alexander Smith, B.A. } Muskingum College.	<i>Morganville, O.</i>	38 High st.
Thomas Berry Smith, B.A. } Pritchett Institute, Glasgow, Mo.	<i>Glasgow, Mo.</i>	46 York Square Pl.
Frederick Moncrieff Turnbull, PH.B.	<i>Hartford,</i>	35 High st.

UNDERGRADUATE STUDENTS.

SENIOR CLASS.

David Root Alden,	<i>Westville,</i>	126 High st.
Halsey Warren Allen,	<i>Jersey City, N. J.</i>	63 W. D. H.
Evelyn Marcelon Andrews,	<i>Norwich,</i>	22 Trumbull st.
Charles Eben Bacon,	<i>Middletown,</i>	525 Chapel st.
Charles Loring Brace,	<i>Hastings, N. Y.</i>	90 High st.
Frank Elwood Brown,	<i>West Haven,</i>	West Haven.
William McCulloh Brown,	<i>Brookline, Mass.</i>	143 York st.
Will C. Browning,	<i>Norwich,</i>	90 High st.
Walter Cleveland Butler,	<i>New Haven,</i>	113 Olive st.
Lloyd Joseph Caswell,	<i>Norwich,</i>	125 High st.
John Henry Chapman,	<i>New York City,</i>	46 Elm st.
Sidney Williams Clark,	<i>Hartford,</i>	62 W. D. H.
John Moffat Cunningham,	<i>Poughkeepsie, N. Y.</i>	62 W. D. H.
Frederick Perkins Dewey,	<i>West Haven,</i>	8 Lock st.
George Cornwall Dunham,	<i>Southington,</i>	66 Bradley st.
John Sherman Fitch,	<i>New Haven,</i>	46 High st.
Stanley Forbes,	<i>San Francisco, Cal.</i>	144 Orange st.
Edward Livingston Ford,	<i>Buffalo, N. Y.</i>	48 College st.
Porter Dwight Ford,	<i>Washington,</i>	125 Dwight st.
Edward Jasper Francke,	<i>New York City,</i>	68 W. D. H.
Robert Jackson Gibson,	<i>New Haven,</i>	44 Edwards st.
Edward Gillette,	<i>New Haven,</i>	15 Columbus st.
Jack Hays Hammond,	<i>San Francisco, Cal.</i>	36 Elm st.
James Lawrence Houghteling,	<i>Chicago, Ill.</i>	36 Elm st.
Randell Hunt,	<i>New Orleans, La.</i>	36 Elm st.
Edward Hine Johnson,	<i>Brooklyn, N. Y.</i>	94 Grove st.
James Tewksbury Law,	<i>Tarrytown, N. Y.</i>	94 Grove st.
Thomas Howard Linsley,	<i>West Meriden,</i>	36 Elm st.
John Francis Luby,	<i>New Haven,</i>	21 Nash st.
Albert Sutton Macgregor,	<i>New York City,</i>	161 Temple st.
Max Mailhouse,	<i>New Haven,</i>	49 Meadow st.
Howard Meyer,	<i>New York City,</i>	35 College st.
Frederick Plumb Miles,	<i>Salisbury,</i>	64 W. D. H.
Hiram Allen Miller,	<i>New Haven,</i>	133 College st.
William Mayo Newhall,	<i>San Francisco, Cal.</i>	36 Elm st.
John Robert Paddock,	<i>Cheshire,</i>	88 Wall st.
William Beach Palmer,	<i>Bridgeport,</i>	61 W. D. H.
Edward Larned Ryerson,	<i>Chicago, Ill.</i>	36 Elm st.
William Babcock Sawyer,	<i>Buffalo, N. Y.</i>	191 Temple st.
Charles David Seeberger,	<i>Chicago, Ill.</i>	133 College st.

STUDENTS.

ix

Andrew Gilbert Sheak,	<i>Binghamton, N. Y.</i>	525 Chapel st.
Gordon Edward Sherman,	<i>Morristown, N. J.</i>	36 Elm st.
Thomas Ewing Sherman, B.A. } Georgetown College. }	<i>St. Louis, Mo.</i>	36 Elm st.
George Watson Smith,	<i>Chicago, Ill.</i>	36 Elm st.
LeGrand Smith,	<i>Chicago, Ill.</i>	36 Elm st.
Francis Augustus Terry,	<i>Lyme,</i>	71 W. D. H.
Frederick William Vanderbilt,	<i>New York City,</i>	35 College st.
Charles William Van Vleck,	<i>Cincinnati, O.</i>	37 College st.
Charles Alexander Watson,	<i>Hartford,</i>	90 High st.
David Agnew Weyer,	<i>Madison, Ind.</i>	169 Temple st.
Frederick Wood,	<i>Norwalk,</i>	191 Temple st.
Thomas Yeatman,	<i>New Haven,</i>	36 Elm st.
		SENIORS, 52.

JUNIOR CLASS.

William Whittlesey Abbott,	<i>Yarmouth, Me.</i>	29 Prospect st.
William Henry Backus,	<i>Cleveland, O.</i>	65 W. D. H.
George Henry Bartlett,	<i>North Guilford,</i>	157 Church st.
Charles Coffing Beach,	<i>Hartford,</i>	159 Temple st.
Morris Burke Belknap,	<i>Louisville, Ky.</i>	14 Lock st.
Bernard Berens,	<i>Philadelphia, Pa.</i>	42 Grove st.
Arthur Lewis Betts,	<i>Norwalk,</i>	Westville.
Frank Lewis Bidwell,	<i>Kansas City, Mo.</i>	64 W. D. H.
John Edwards Buddington,	<i>Huntington,</i>	Huntington.
Lucien Lowber Burrows,	<i>Decatur, Ill.</i>	120 High st.
Herman Beardsley Butler,	<i>New York City,</i>	36 Elm st.
Joseph Gilbert Calhoun,	<i>Hartford,</i>	56 W. D. H.
Alfred Chapman,	<i>Bethel,</i>	99 Wall st.
Frederick Leonard Cowles,	<i>New Haven,</i>	632 Chapel st.
Henry Holbrook Curtis,	<i>New York City,</i>	251 Church st.
Judson Amos Doolittle,	<i>Cheshire,</i>	88 Wall st.
Wallace Bruce Fenn,	<i>New Haven,</i>	191 Church st.
Burr Kellogg Field,	<i>Germantown, Pa.</i>	157 George st.
Joachim John Francke,	<i>New York City,</i>	68 W. D. H.
William Edgar Gard,	<i>New York City,</i>	116 W. D. H.
Charles Cartledge Godfrey,	<i>Southport,</i>	41 College st.
John Elisha Morpeth Hall,	<i>Brooklyn, N. Y.</i>	46 York sq. pl.
William Torrence Handy,	<i>Cincinnati, O.</i>	159 George st.
William Stanley Hine,	<i>Bridgeport,</i>	Bridgeport.
Walter Holcomb,	<i>New Hartford,</i>	73 Trumbull st.
William Coe Holmes,	<i>Waterbury,</i>	153 Crown st.
Horace Cobb Howard,	<i>Townsend, Vt.</i>	8 Lock st.
Joseph Paxton Iddings,	<i>Orange, N. J.</i>	119 W. D. H.

Charles Maples Jarvis,	<i>Binghamton, N. Y.</i>	65 W. D. H.
Lawrence Kneeland,	<i>Brooklyn, N. Y.</i>	153 Crown st.
Elijah Thien Foh Laisun,	<i>Shanghai, China,</i>	226 Church st.
Frank Cooper Lawrence,	<i>New York City,</i>	488 Chapel st.
Alton Winslow Leighton,	<i>New Haven,</i>	137 Henry st.
Charles James Luck,	<i>Rouse's Point, N. Y.</i>	44 York sq. pl.
Ferrier John Martin,	<i>Orange, N. J.</i>	70 W. D. H.
Charles Knox Mixer,	<i>Rock Island, Ill.</i>	116 W. D. H.
Charles Arthur Montjoy,	<i>Lambayegue, Peru,</i>	15 Home pl.
James Blair Murray,	<i>Norwich,</i>	125 Dwight st.
Samuel Lewis Penfield,	<i>Catskill, N. Y.</i>	58 Trumbull st.
Willard Nourse Platt,	<i>Elmira, N. Y.</i>	48 College st.
Nathaniel Chapin Ray,	<i>West Haven,</i>	271 Chapel st.
Francis Rawlinson Read,	<i>Hartford,</i>	90 High st.
James Tracey Richards,	<i>Stratford,</i>	61 W. D. H.
Lucius Waterman Robinson,	<i>Fair Haven,</i>	255 Ferry st.
Thomas Weaver Rogers,	<i>Brooklyn, N. Y.</i>	8 Lock st.
Thomas Fitch Rowland,	<i>Greenpoint, N. Y.</i>	92 Chapel st.
Everett Rushmore,	<i>Mamaroneck, N. Y.</i>	161 Temple st.
James Alvin Scott,	<i>Naugatuck,</i>	1 Whalley av.
William Thompson Sedgwick,	<i>Farmington,</i>	4 Library st.
Charles Dwight Smith,	<i>Plainville,</i>	133 College st.
George Smith,	<i>New Haven,</i>	164 Elm st.
Walter Snowdon Smith,	<i>Cincinnati, O.</i>	458 Chapel st.
Henry Ling Taylor,	<i>New York City,</i>	58 W. D. H.
Arthur John Tenny,	<i>New Haven,</i>	126 Crown st.
Allan Mason Thomas,	<i>Wickford, R. I.</i>	193 Temple st.
William Gilman Thompson,	<i>New York City,</i>	251 Church st.
John Abeel Weekes,	<i>New York City,</i>	161 Temple st.
Horace Lemuel Wells,	<i>New Britain,</i>	66 Bradley st.
James Harold Wickersham,	<i>Lancaster, Pa.</i>	165 Temple st.
David Willard Williams,	<i>Glastenbury,</i>	136 Crown st.
Albert Daniel Wilson,	<i>Newburg, N. Y.</i>	42 Grove st.
George Leverett Wilson,	<i>West Killingly,</i>	8 Lock st.
Edwin Young,	<i>Homesdale, Pa.</i>	251 Church st.

JUNIORS, 63.

FRESHMAN CLASS.

Frederick Innis Allen,	<i>Auburn, N. Y.</i>	35 High st.
William Day Allen,	<i>Hartford,</i>	84 Wall st.
Seymour Landon Alvord,	<i>West Winsted,</i>	193 Temple st.
John Pomeroy Bartlett,	<i>New Britain,</i>	88 Wall st.
John Luis Blackmore,	<i>City of Mexico, Mexico,</i>	40 Park st.
Edward Everett Brewster,	<i>West Cornwall,</i>	79 Chapel st.
Thomas Deloss Bristol,	<i>Harwinton,</i>	Fair Haven.
Fayette Williams Brown,	<i>Yonkers, N. Y.</i>	133 College st.
William Tyler Browne,	<i>Lisbon,</i>	175 George st.
Charles William Canfield,	<i>Hartford,</i>	81 Wall st.
Robert Williams Chapin,	<i>Springfield, Mass.</i>	162 York st.
William Grover Chapin,	<i>Somers,</i>	44 York sq.
Charles Samuel Churchill,	<i>New Haven,</i>	257 Franklin st.
Walter Linsley Cowles,	<i>Wallingford,</i>	432 Chapel st.
William Sidney Downs,	<i>Birmingham,</i>	Birmingham.
Charles Augustus Dwinelle,	<i>New York City,</i>	18 Grove st.
Edward Caldwell Earle,	<i>New Haven,</i>	214 Orchard st.
Levi Abraham Eliel,	<i>Chicago, Ill.</i>	523 Chapel st.
Augustus James Emery,	<i>Bangor, Me.</i>	547 Howard av.
Granger Farwell,	<i>Chicago, Ill.</i>	41 College st.
Oswin Hart Doolittle Fowler,	<i>North Haven,</i>	432 Chapel st.
Allan Murray Gale,	<i>New Haven,</i>	87 Trumbull st.
John Currier Gallagher,	<i>New Haven,</i>	21 Olive st.
Jonathan Godfrey,	<i>Southport,</i>	41 College st.
William Augustus Goodman,	<i>Cincinnati, O.</i>	464 Chapel st.
Cadmus Zaccheus Gordon,	<i>Brookville, Pa.</i>	8 Lock st.
Rodney Granger,	<i>Chicago, Ill.</i>	41 College st.
Leonard Vassall Greene,	<i>Norwich,</i>	134 College st.
Ralph Augustus Harman,	<i>Cleveland, O.</i>	114 College st.
Gerald Waldo Hart,	<i>New Britain,</i>	124 High st.
Walter Tillman Hart,	<i>New Haven,</i>	44 High st.
George Stewart Hegeman,	<i>Brooklyn, N. Y.</i>	156 York st.
Frank Eugene Hemingway,	<i>New Haven,</i>	122 Park st.
Charles Betts Hillhouse,	<i>New Haven,</i>	3 Hillhouse av.
Charles DeVilliers Hoard,	<i>Chicago, Ill.</i>	416 Chapel st.
Robert Samuel Hulbert,	<i>West Winsted,</i>	193 Temple st.
Thomas Mastin Jacks,	<i>Helena, Ark.</i>	8 Elm st.
Fred Beckwith Jillson,	<i>Whitehall, N. Y.</i>	83 Olive st.
Willard Drake Johnson,	<i>Washington, D. C.</i>	23 Prospect st.
John Philbrick Lafin,	<i>Chicago, Ill.</i>	114 High st.
Effingham Lawrence,	<i>New Orleans, La.</i>	464 Chapel st.
Edward Charles LeBourgeois,	<i>St. James Parish, La.</i>	464 Chapel st.
Charles Richard Lee,	<i>Kenosha, Wisc.</i>	31 E. D. H.
Arthur Lyman,	<i>Leominster, Mass.</i>	116 College st.
Elbert Baldwin Mann,	<i>Rochester, N. Y.</i>	15 Home pl.

George Webb Mason,	<i>Orange, N. J.</i>	119 W. D. H.
Frank Peterson Mitchell,	<i>Cincinnati, O.</i>	84 Wall st.
James Philip Montjoy,	<i>Lambayeque, Peru,</i>	258 Orange st.
William James Perry Moore,	<i>New Britain,</i>	79 William st.
Frank Turner Moorhead,	<i>Pittsburgh, Pa.</i>	459 Chapel st.
Frank Pierce Morrison,	<i>Santa Clara, Cal.</i>	61 Grove st.
Frank Tracy Watkins Palmer,	<i>Chicago, Ill.</i>	464 Chapel st.
Henry Grenville Parkin,	<i>New York City,</i>	84 Wall st.
Robert Wilson Patrick,	<i>Omaha, Nebr.</i>	531 Chapel st.
James Henry Pierce,	<i>Santa Clara, Cal.</i>	61 Grove st.
George Henry Potts,	<i>Pittstown, N. J.</i>	133 College st.
William Eckhardt Raht,	<i>Cleveland, Tenn.</i>	8 Lock st.
Edward Townsend Reed,	<i>Albany, N. Y.</i>	15 Home pl.
Charles Theodore Richmond,	<i>Johnsonville, N. Y.</i>	83 Olive st.
Edward Kilbourn Roberts,	<i>New Haven,</i>	8 Brown st.
Harold Roorbach,	<i>New York City,</i>	12 Home pl.
Edward Hubbard Russell,	<i>New Haven,</i>	11 Wooster pl.
Rufus Henry Skeel,	<i>Newburgh, N. Y.</i>	23 Prospect st.
Edward Herndon Smith,	<i>Brooklyn, N. Y.</i>	133 College st.
Thaddeus Henry Spencer,	<i>Suffield,</i>	69 Bradley st.
William Annin Vliet,	<i>Cleveland, O.</i>	133 College st.
George Augustus Wall,	<i>Providence R. I.</i>	162 York st.
Ebin Jennings Ward,	<i>Chicago, Ill.</i>	523 Chapel st.
Walter Watson,	<i>Northampton, Mass.</i>	90 Grove st.
Caryl Fenelon Seely White,	<i>New Haven,</i>	104 York st.
Eugene Benjamin Wilson,	<i>Elizabeth, N. J.</i>	Milford.
Francis Dana Winslow,	<i>Washington, D. C.</i>	165 Temple st.
William Hopkins Young,	<i>Poughkeepsie, N. Y.</i>	161 Temple st.

FRESHMEN, 73.

SPECIAL STUDENTS NOT CANDIDATE FOR A DEGREE.

Henry Staveley Andrews,	<i>Sussex, England,</i>	37 Clark st.
Francis Batcheller,	<i>Boston, Mass.</i>	30 Trumbull st.
Thomas Attwater Bostwick,	<i>New Haven,</i>	162 Olive st.
Luther Chamberlain Bragg,	<i>Milford, Mass.</i>	27 Prospect st.
Frank Caldwell,	<i>Carthage, O.</i>	58 W. D. H.
Samuel Fessenden Clark,	<i>Geneva, Ill.</i>	58 N. S. H.
Clinton Hart Merriam,	<i>Locust Grove, N. Y.</i>	42 Whitney av.
Henry Pierce Morgan,	<i>Woodbridge,</i>	Woodbridge.
Arthur Edward Nichols,	<i>Yonkers, N. Y.</i>	165 Temple st.
George Leland Upham,	<i>Yonkers, N. Y.</i>	191 Temple st.
Thomas Alfred Vernon,	<i>Brooklyn, N. Y.</i>	205 Orange st.
Edward Beecher Wilson,	<i>Geneva, Ill.</i>	27 Prospect st.

SPECIAL STUDENTS, 12.

SUMMARY.

GRADUATES,	-	-	-	-	-	-	-	30
SENIORS,	-	-	-	-	-	-	-	52
JUNIORS,	-	-	-	-	-	-	-	63
FRESHMEN,	-	-	-	-	-	-	-	73
SPECIAL STUDENTS,	-	-	-	-	-	-	-	12
TOTAL,	-	-	-	-	-	-	-	230

SHEFFIELD SCIENTIFIC SCHOOL.

I.

Objects.

THE SHEFFIELD SCIENTIFIC SCHOOL is devoted to instruction and researches in the mathematical, physical, and natural sciences, with reference to the promotion and diffusion of science, and also to the preparation of young men for such pursuits as require especial proficiency in these departments of learning. It is one of the Departments of Yale College, like the law, medical, theological, and art schools, having its separate funds, buildings, teachers, and regulations, but governed by the Corporation of Yale College, which appoints the professors and confers the degrees. It is, in part, analogous to the academic department or classical college, and, in part, to the professional schools.

The instruction is intended for two classes of students:—

I. Graduates of this or of other Colleges, and other persons qualified for advanced or special scientific study.

II. Undergraduates who desire a training chiefly mathematical and scientific, in less part linguistic and literary, for higher scientific studies, or for various other occupations to which such training is suited.

II.

History and Organization.

The School was commenced in 1847. In 1860, a convenient building and a considerable endowment were given by Joseph E. Sheffield, Esq., of New Haven, whose name, at the repeated request of the Corporation of Yale College, was afterward attached to the foundation. Mr. Sheffield has since frequently and munificently increased his original gifts.

In 1864, by an act of the Connecticut Legislature, the national grant for the promotion of scientific education (under the congressional enactment of July, 1862) was given to this department of Yale College, which thus became "the College of Agriculture

and the Mechanic Arts for Connecticut." Since that time, and especially since the autumn of 1869, numerous liberal gifts have been received from the citizens of New Haven, and from other gentlemen in Connecticut, New York, and St. Louis, for the endowment of the School, and the increase of its collections.

The action of the State led to the designation by law of a State Board of Visitors, consisting of the Governor, Lieutenant-Governor, three senior Senators, and the Secretary of the State Board of Education; and this Board, with the Secretary of the Scientific School, is also the Board for the appointment of students to hold the State scholarships.

At the request of the Governing Board, the Corporation of Yale College has also appointed a board of Councillors for the School, consisting of a number of gentlemen who have taken a deep interest in its welfare.

The Governing Board consists of the President of Yale College and the Professors who are permanently attached to the School. There are several other instructors associated with them, a part of whom are connected with other departments of the College.

III.

Building and Apparatus.

The two buildings in which the work of instruction in the Scientific School is carried on are called Sheffield Hall and North Sheffield Hall. These contain a large number of recitation and lecture rooms, a hall for public assemblies and lectures, chemical and metallurgical laboratories, a photographic room, an astronomical observatory, museums, a library and reading room, besides studies for some of the professors, where their private technical libraries are kept.

The following is a summary statement of the collections belonging to the school:—

1. Laboratories and Apparatus in Chemistry, Metallurgy, Physics, Photography, and Zoölogy.
2. Metallurgical Museum of Ores, Furnace Products, etc.
3. Agricultural Museum of Soils, Fertilizers, useful and injurious insects, etc.
4. Collections in Zoölogy.
5. Astronomical Observatory, with an equatorial telescope by Clark and Sons of Cambridge, a meridian circle, etc.
6. A Collection of Mechanical Apparatus, constituting the "Collier Cabinet."

7. Models in Architecture, Geometrical Drawing, Civil Engineering, Topographical Engineering, and Mechanics; diagrams adapted to public lectures; instruments for field practice.
 8. Maps and Charts, topographical, hydrographical, geological, etc.
- The mineralogical cabinet of Professor Brush, the herbarium of Professor Brewer, the collection of native birds of Professor Whitney, and the astronomical instruments of Professor Lyman, are deposited in the building. Professor Eaton's herbarium, near at hand, is freely accessible.

Students are also admitted, under varying conditions, to the College and Society libraries, the College Reading Room, the Cabinet of Minerals and Fossils, the School of the Fine Arts, and the Gymnasium.

IV.

The Library.

The special technical library of the Scientific School consists of about five thousand volumes. Included in this is the "Hillhouse Mathematical Library" of twenty-four hundred volumes, collected during a long series of years by Dr. William Hillhouse, and six years ago purchased and presented to the Institution by Mr. Sheffield. A Catalogue of this collection forms a supplement to the Annual Report of the Governing Board for 1870.

The following scientific journals are received regularly at the Library, and are accessible to all for consultation.

AMERICAN.

Journal of the Franklin Institute.
 Engineering and Mining Journal.
 Scientific American.
 Mining and Scientific Press.
 Van Nostrand's Eclectic Engineering Magazine.
 Railroad Gazette.
 Bulletin of the National Association of Wool Manufacturers.
 American Chemist.
 American Journal of Science.

ENGLISH.

Agricultural Gazette, The.
 Annals and Magazine of Natural History.
 Builder, The.
 Economist, The.
 Engineer, The.
 Engineering.
 Farmer's Magazine.
 Garden, The.
 Gardiner's Chronicle, The.
 Grevillea.

Iron.

Journal of the Anthropological Institute.

——— of the Chemical Society.

——— Quarterly, of Microscopical Science.

——— Quarterly, of Pure and Applied Mathematics.

——— Quarterly, of Science.

Magazine, The Botanical.

Mining Journal, The.

Monthly Notices of the Royal Astronomical Society.

Nature.

News, The Chemical, and Journal of Physical Science.

Philosophical Magazine, The London, Edinburgh, and Dublin.

FRENCH.

Annales de Chimie et de Physique.

——— Nouvelles de la Construction.

——— des Ponts et des Chaussées.

Archives de Zoologie Experimentale et Generale.

Bulletin de la Société de Géographie.

——— de Société Chimique.

Connaissance des Temps.

Journal d'Agriculture Pratique.

——— de Zoologie.

Mondes, Les.

Revue Scientifique.

——— Universelle des Mines.

Technologiste, Le.

GERMAN.

Annalen der Landwirthschaft.

——— der Physik und Chemie.

Archiv für Anthropologie.

Berichte der Deutschen Chemischen Gesellschaft.

Centralblatt Chemisches.

——— Polytechnisches.

Civil-Ingenieur, Der.

Hedwigia.

Jahrbuch, Berliner Astronomisches.

——— über die gesammten Fortschritte der Mathematik.

Journal für reine und angewandte Mathematik.

Landwirthschaftliche Jahrbücher.

Milch-Zeitung.

Nachrichten, Astronomische.

Polytechnisches Journal, Dingler's.

Repertorium für Experimental-Physik, etc.

Zeitschrift für Biologie.

——— für Analytische Chemie.

——— für Math. und Naturw. Unterricht.

——— für Wissenschaftliche Zoologie.

Zeitung, Berg-und Hüttenmännische.

——— Botanische.

Niederländisches Archiv für Zoologie.

Numerous scientific journals, not included in this list, can be found in the private libraries of various professors, which are deposited in the building, and are accessible for consultation; and in the College library there are a much larger number of others, especially of the proceedings of foreign academies and scientific societies.

V.

Instruction for Graduate and Special Students.

Persons who have gone through undergraduate courses of study, here or elsewhere, may avail themselves of the facilities of the School for more special professional training in the physical sciences and their applications, gaining in one, two, or three years the degree of BACHELOR OF PHILOSOPHY, or, in two additional years of Engineering study, that of CIVIL ENGINEER, or of DYNAMICAL ENGINEER.

Or, engaging in studies of a less exclusively technical character, they may become candidates for the degree of DOCTOR OF PHILOSOPHY. The instruction in such cases will be adapted to the particular needs and capacities of each student, and may be combined with that given by the graduate instructors in other departments of the University. This degree is conferred upon those who, having already taken a Bachelor's degree, engage as students in the Department of Philosophy and the Arts for not less than two years in assiduous and successful study. It is not given upon examination to those whose studies are pursued elsewhere. The requirements for it will in some cases exact of the student more than two years of post-graduate labor; so, especially, wherever the course of undergraduate study has been, as in the Scientific School, of less than four years. The candidate must pass a satisfactory final examination, and present a thesis giving evidence of high attainment in the branches of knowledge to which he has attended. A good knowledge of Latin, German and French will be required in all cases, unless, for some exceptional reason, the candidate be excused by the Faculty. The graduating fee is ten dollars.

Subjects likely to receive special attention are suggested as follows:—

Professor NORTON will instruct in applied mechanics and in spherical astronomy.

Professor LYMAN, in the use of meridional and other astronomical instruments, and in astronomical spectroscopy.

Professor TROWBRIDGE, in the principles of thermodynamics, and utilization of heat as a source of power.

Professor BRUSH, in the analysis and determination of mineral species, and in descriptive mineralogy.

Professor JOHNSON, in theoretical, analytical, and agricultural chemistry.

Professor BREWER, in agriculture and forest culture, in the use of the microscope, and in physical geography.

Professor CLARK, in definite integrals, differential equations, analytical mechanics, the theory of numerical approximations, and the method of least squares.

Professor EATON, in structural and systematic botany, including the North American flora and the description of genera and species.

Professor MARSH, in palæontology and comparative osteology.

Professor WALKER, in public finance and in the statistics of industry.

Professor ALLEN, in analytical chemistry, and in metallurgy.

Professor VERRILL, and Mr. S. I. SMITH, in zoölogy and geology.

The same courses of study are open, for a longer or shorter time, to graduate students who do not desire to become candidates for a degree.

Students who have taken the degree of Bachelor of Philosophy, may obtain the degree of CIVIL or of DYNAMIC ENGINEER at the end of two academical years, by pursuing the following higher course of study and professional training.

The course of study for the degree of CIVIL ENGINEER will comprise—

1. Higher Calculus. Higher Geometry. Theory of Numerical Operations.
2. Analytical Mechanics. Mechanics applied to Engineering.
3. A Course of Construction and Design. Projects.
4. Practical Astronomy, with use of instruments, computations, etc.

This course will occupy three academical terms.

To secure the requisite amount of professional knowledge and practice, the candidate will be required to furnish a comprehensive report of the results of an examination into the existing condition of some special line of constructive art; or to present proper evidence that he has had actual charge in the field, for several months, of construction or surveying parties, or held some responsible position deemed equivalent to this.

An elaborate design must also be submitted of some projected work of construction, based upon exact data obtained from careful surveys made by the candidate, and comprising all the requisite calculations, and the necessary detailed drawings, and accompanied by full specifications of the work to be done, and the requirements to be met by the contractor.

The fee for this degree is five dollars.

The course of study for the degree of DYNAMICAL ENGINEER will comprise

1. Higher Calculus, General Theory of equations and of Numerical Operations.
2. General Principles of Dynamics (Analytical Mechanics.) Including special application of these principles to Dynamical problems.
3. Construction of Machines. Designs.
4. Preparation of theses on special subjects in Dynamic Engineering.

During the second year candidates will be permitted to employ such a portion of their time as may be deemed advisable or necessary in the examination of engineering works and manufacturing establishments, and may also have the privilege of entering upon professional practice, provided it is done with the knowledge and consent of the Professor of Dynamic Engineering, and under such circumstances as shall appear to him to be favorable to professional progress.

An elaborate thesis on some professional subject, with an original design, or project, accompanied by proper working drawings, will be required at the end of the second year.

The fee for this degree is five dollars.

SPECIAL STUDENTS.—For the benefit of those who, being fully qualified, desire to pursue particular studies without reference to the obtaining of a degree, special or irregular students are received in most of the departments of the School; not, however, in the Select Course or in the Freshman Class.

It should be distinctly understood that these opportunities are not offered to persons who are incompetent to go on with regular courses, but are designed to aid those who, having received a sufficient preliminary education elsewhere, desire to increase their proficiency in special branches.

VI.

Requirements for Admission.

TERMS OF ADMISSION.—Candidates must be not less than sixteen years of age, and must bring satisfactory testimonials of moral character from their former instructors or other responsible persons.

For admission to the Freshman Class the student must pass a thorough examination in the following subjects :

English Grammar—including spelling and composition.

History of the United States.

Geography.

Latin—Six books of Cæsar's commentaries or their equivalent, and simple exercises in prose composition.

Arithmetic—including the Metric System.

Algebra—Davies' Bourdon, or Loomis's Treatise, as far as the general theory of equations ; or an equivalent.

Geometry—Chauvenet's Geometry ; or an equivalent.

Plane Trigonometry—an equivalent to Loomis's Plane Trigonometry, or to the Plane and Analytical Trigonometry of Davies' Legendre.

(In the examinations of 1877, Snowball and Lund's Course of Elementary Natural Philosophy* will be required.)

The examinations for admission take place at North Sheffield Hall, on Friday and Saturday, June 30, July 1 ; and on Tuesday and Wednesday, September, 12, 13, 1876. Opportunity for private examination may, in exceptional cases, be given at other times.

Candidates for advanced standing in the undergraduate classes are examined, in addition to the preparatory studies, in those already pursued by the class they propose to enter. No one can be admitted as a candidate for a degree later than at the beginning of the Senior year.

For the guidance of students purposing to enter this institution, the following information is furnished in regard to the requirements in certain studies ; not necessarily because the subjects mentioned are of any more importance in themselves, but because experience has shown that they are the subjects in which candidates are generally apt to be to a greater or less extent deficient.

* Published by Macmillan & Co., London and New York.

Arithmetic.—The examination in this study will embrace the leading topics taught in the high schools of the country. It will extend to the rationale of arithmetical processes as well as to the processes themselves; and candidates should, therefore, have carefully reviewed the subject, after having attained sufficient maturity to comprehend it.

Algebra.—The following subjects will receive special attention in the examination in this branch:

The fundamental operations upon both entire and fractional expressions, including factoring; the solution of equations of the first and second degree; the reduction of inequalities; the theory of fractional and negative exponents, and the calculus of radicals; the application of the binomial formula, whatever be the exponent; the method of indeterminate co-efficients; and the theory and use of logarithms. There is far too often a general want of thoroughness in the preparation of candidates in this fundamental branch of mathematical analysis.

Geometry.—In this subject the candidate should have in his preparation a sufficient number of not too difficult exercises in geometrical invention, such as can be chosen from the works of Loomis, Chauvenet, Tappan, and Olney, and further found in abundance in various English and other foreign collections. Particular attention should also be paid to exercises in the elementary formulæ of mensuration.

Trigonometry.—In Trigonometry it is absolutely requisite that the candidate make himself thoroughly familiar with the deduction of the formulæ, with the use of the trigonometrical tables, and the solution of plane triangles. He should besides be exercised as far as practicable in simple trigonometrical transformations. Todhunter's "Trigonometry for Beginners" will furnish abundant material for this class of exercises. In his Trigonometrical calculations, as in all others, he should study the art of neat and orderly arrangement, as an important means to a valuable end. If the use of Logarithms is postponed till this subject is taken up (which is by no means advisable), it should embrace all forms of calculation occurring in ordinary practice, as well as those appearing in the solution of triangles; since any one of the former is liable at any time to appear in the work given in the examinations.

Latin.—In order to assure the attainment of the required proficiency in this study, the student should have such continued training in parsing as shall make him thoroughly familiar with

declensions and conjugations, and accurate and ready in the application of the rules of syntax. As an additional guarantee of the proper mastery of these grammatical elements the requirement has been adopted of "simple exercises in prose composition." By this is meant, merely, such a course of elementary exercises in translating, orally and, in writing, from English into Latin as, in connection with the systematic parsing just mentioned, shall necessitate a familiarity with grammatical forms and the leading principles of syntax, and thus render the reading of the six books of Cæsar (or their equivalent) more thorough and fruitful. Since this course of elementary exercises in translation is designed as a preparation for reading, and not as a sequel to it, it should be invariably begun at the earliest stage of the study of Latin. To avoid any misapprehension of the nature or the extent of the requirement the following works are specifically named, among which the candidate for examination may make his own election. These are Harkness' "Introduction to Latin Composition," 112 pages; Leighton's "Latin Lessons," 91 pages; Smith's "Principia Latina," Part I.; or McClintock's "First Latin Book," 83 lessons (193 pp.). Any equivalent of these may be offered from the many useful books of a similar character. A knowledge of Prosody is not required.

VII.

Instruction for Undergraduate Students.

COURSES OF INSTRUCTION, occupying three years, are arranged to suit the requirements of various classes of students. The first year's work is the same for all; during the last two years the instruction is chiefly arranged in special courses.

The special courses most distinctly marked out are the following:—

- (a.) In Chemistry;
- (b.) In Civil Engineering;
- (c.) In Dynamic (or Mechanical) Engineering;
- (d.) In Agriculture;
- (e.) In Natural History;
- (f.) In studies preparatory to Medical Studies;
- (g.) In studies preparatory to Mining and Metallurgy;
- (h.) In Select studies preparatory to other higher studies.

The arrangement of the studies is indicated in the annexed scheme.

FRESHMAN YEAR.—INTRODUCTORY TO ALL THE COURSES.

FIRST TERM.—*German*,—Whitney's Grammar and Reader. *English*,—Hadley's Brief History of the English Language; Exercises in Composition. *Mathematics*,—Plane Analytical Geometry. *Physics*,—Atkinson's Ganot, with experimental lectures. *Chemistry*,—Eliot and Storer's Manual: Laboratory practice. *Elementary Drawing*,—Practical Lessons in the Art School.

SECOND TERM.—*Language, Physics, Chemistry, and Drawing*.—As stated above. *Mathematics*,—Elements of the Theory of Numerical Approximations; Solution of Higher Numerical Equations; Methods of Interpolation. *Physical Geography*,—Lectures.

THIRD TERM.—*German and Physics*,—As stated above. *Mathematics*,—Analytical Geometry in Space; Spherical Trigonometry. *Botany*,—Gray's Lessons. Lectures. *Polit. Economy*,—Elementary Lectures. *Drawing*.—Orthographic Projection.

For the Junior and Senior years the students select for themselves one of the following courses:—

(a.) IN CHEMISTRY.

JUNIOR YEAR.

FIRST TERM.—*Theoretical and Organic Chemistry*,—Lectures. *Qualitative Analysis*,—Fresenius. *Laboratory Practice*. *Blowpipe Analysis*. *German*. *French*.

SECOND TERM.—*Laboratory Practice*,—Qualitative Analysis, continued. Quantitative Analysis, begun. *Mineralogy*,—Blowpipe Analysis and Determination of Species. *Zoology*,—Lectures. *German*. *French*.

THIRD TERM.—*Laboratory Practice*,—Quantitative Analysis, continued. *Mineralogy*,—Lectures. *Zoology*,—Lectures and Excursions. *German*. *French*.

SENIOR YEAR.

FIRST TERM.—*Laboratory Practice*,—Volumetric and Organic Analysis. *Geology*,—Dana's. *Zoology*,—Lectures. Excursions. *French*.

SECOND TERM.—*Laboratory Practice*. Mineral Analysis and Assaying. *Agricultural Chemistry*,—Recitations and Lectures (optional). *Geology*,—Dana's. *Metallurgy* (optional). *French*. *Zoology*,—Lectures.

THIRD TERM.—*Laboratory Practice*. Preparation of Thesis. *Agricultural Chemistry*,—Lectures (optional). *Geology*,—Dana's. *Metallurgy* (optional). *Mineralogy* (optional). *French*. *Zoology*,—Lectures.

(b.) IN CIVIL ENGINEERING.

JUNIOR YEAR.

FIRST TERM.—*Mathematics*,—Differential and Integral Calculus. Descriptive Geometry. *Surveying*,—Field Operations. *Drawing*,—Binns' Orthographic Projections. *German*. *French*.

SECOND TERM.—*Mathematics*,—Integral Calculus. Rational Mechanics. *Drawing*,—Projection of Shadows and Perspective. *German*. *French*.

THIRD TERM.—*Mathematics*. Rational Mechanics. Descriptive Geometry. Warped Surfaces. *Surveying*,—Topographical. *Drawing*,—Topographical. *German*. *French*.

SENIOR YEAR.

FIRST TERM.—*Field Engineering*,—Laying out Curves. Location of line of Railroad, with calculations of Excavation and Embankment. Hencks' Field Book for Railroad Engineers. *Civil Engineering*,—Mahan's *Stone Cutting*,—with graphical problems. *Geology*,—Dana's. *Mineralogy*,—Blowpipe Analysis and Determinative Mineralogy. *Drawing*,—Architectural and Structural. *French*.

SECOND TERM.—*Civil Engineering*,—Resistance of Materials. Bridges and Roofs. Building Materials. *Astronomy*,—Loomis's Astronomy, with practical problems. *Mineralogy*,—continued. *Geology*,—Dynamic. *French*.

THIRD TERM.—*Civil Engineering*,—Bridges and Roofs. Stability of Arches and Walls. *Dynamics*,—Principles of Mechanism. Steam Engine. *Hydraulics*,—Hydraulics and Hydraulic Motors.

(c.) IN DYNAMICAL ENGINEERING.

JUNIOR YEAR.

FIRST TERM.—Analytical Geometry of three Dimensions. Differential Calculus. Descriptive Geometry. Instrumental Drawing. *German*. *French*.

SECOND TERM.—Differential and Integral Calculus. Instrumental Drawing. *German*. *French*.

THIRD TERM.—*Mechanics*. Binns' Second Course of Drawing, including drawing of gearing, perspective, shades and shadows, tinting, construction of warped surfaces, and isometric drawing. *German*. *French*.

SENIOR YEAR.

FIRST TERM.—*Drawing*.—Construction of Machines from actual measurements in the shops. *General Theory of Motion*,—Applications of this theory to the motion of bodies, and to the motions of parts of machines. *General Theory of Gearing*,—Cams, connections by bands, links, cords, and hydraulic connections. General principles of trains of mechanism. Mechanical powers. Aggregate combinations in mechanism (Rankine). *Theory of Valve Motions* (Zeuner). *Applied Mechanics*,—Machinery and mill work. Dynamics of Machinery (Rankine), begun. *French*. *Geology*.

SECOND TERM.—*Applied Mechanics*,—continued. *Dynamics of Machinery*.—Theory of Machines.—Special applications of the Theory of Machines to problems involving the efficiency of machines and to special machines. *Materials used in construction*, their composition and qualities, iron, steel alloys, wood, animal substances. *Drawing* (construction of machines), continued. *Theory of Elasticity*,—Principles of construction of roof-trusses, beams, girders, and bridges. Principles relating to resistance to torsion of shafts, to shearing, and to stiffness and stability of structures. (Rankine.) *Heat*,—General principles. Application of principle of specific heat. Action of bodies under the influence of heat. Change of states of aggregation. Expansion. Applications of law of Mariotte and Gay Lussac. Gases. Vapors, Laws of expansion. Densities. Elastic force of gases and vapors.

Quantities of heat. Latent heats of fusion and evaporation. *Combustion*,—Quantities of air required, nature of products, heat evolved. *Fuel*,—Kinds and quantities transfer of heat. *Description of Steam Generators*,—Principles of construction of steam generators. *Geology. French.*

THIRD TERM.—*Prime Movers in General*,—Animal Mechanics, water powers, heat engines, regulators, dynamometers, valves, brakes, fly-wheels, governors, measurement of friction, &c. *Water power Engines*,—Sources of water power, measurement of supply. Construction of conduits. Measurements of flow. Hydraulic press. Water pressure engines. *Water Wheels*,—Overshot, undershot, and breast wheels. Reaction wheels. Turbine wheels. Wind power. *Heat Engines*,—Principles of thermodynamics. Air engines. Steam engines. Efficiency of steam and air engines. Mechanism of steam and air engines. Drawing of structures. *Metallurgy.*

(d.) IN AGRICULTURE.

JUNIOR YEAR.

FIRST TERM.—*Theoretical and Organic Chemistry*,—Lectures. *Experimental and Analytical Chemistry*,—in their Agricultural applications. Laboratory Practice. *Physical Geography. Mineralogy*,—Blowpipe Analysis and Determinative Mineralogy. *English. German. French.*

SECOND TERM.—*Agricultural Chemistry*,—Recitations. *Experimental Chemistry*,—Laboratory Practice. *Physical Geography. Mineralogy. Lectures. English. German. French.*

THIRD TERM.—*Agricultural Chemistry*,—Lectures. *Horticulture and Kitchen Gardening*,—Lectures. *Experimental Chemistry*,—Laboratory Practice. *Botany and Zoology*,—with Excursions. *Mineralogy*,—continued. *English. German. French.*

SENIOR YEAR.

FIRST TERM.—*Agriculture*,—Cultivation of the Staple Crops of the Northern States. *Agricultural Zoology*,—Origin and Natural History of Domestic Animals. Insects useful and injurious to Vegetation. *Geology*,—Dana's. *English. French. Excursions*,—Agricultural, Botanical, etc.

SECOND TERM.—*Agriculture*,—Stock raising and principles of Breeding. *Geology*,—Dana's. *Human Anatomy and Physiology*,—Lectures. *English. French.*

THIRD TERM.—*Rural Economy*,—History of Agriculture and Sketches of Husbandry in Foreign Countries. Systems of Husbandry. *Geology*,—Dana's. *English.*

(e.) IN NATURAL HISTORY.

(Either Geology, Mineralogy, Zoology, or Botany may be made the principal study, some attention in each case being directed to the other three branches of Natural History.)

JUNIOR YEAR.

FIRST TERM.—*Chemistry*,—Qualitative Analysis. Laboratory Practice. Recitations. *Mineralogy*,—Blowpipe Analysis and Determinative Mineralogy. *Botany*,—Gray's Text-book; Use of the Microscope. *German. French.*

SECOND TERM.—*Zoology*,—Laboratory Practice. *Physiology*,—Huxley's. *Botany*,—Laboratory Practice: Gray's Text-book. *Mineralogy*,—Lectures. *Physical Geography*. German. French.

THIRD TERM.—*Zoology*,—Laboratory Practice. Lectures, Excursions (land and marine). *Botany*,—Practical Exercises, Excursions. *Mineralogy*,—continued. German. French.

SENIOR YEAR.

FIRST TERM.—*Geology*,—Dana's. Excursions. *Anatomy of Vertebrates*,—Huxley's. *Zoology*,—Laboratory Practice. Lectures. Excursions. *Botany*,—Herbarium Studies. Excursions. *Linguistics*,—Whitney's Language and the Study of Language. French.

SECOND TERM.—*Geology*,—Dana's. *Zoology*,—Laboratory Practice. Lectures. *Botany*,—Herbarium Studies. Cryptogamic plants. Botanical Literature. Essays in Descriptive Botany. *Linguistics*,—Whitney's Language and the Study of Language. French.

THIRD TERM.—*Geology*, *Zoology*, and *Botany*—continued, with Excursions. *Meteorology*. French.

Besides the regular courses of recitation and lectures on structural and systematic Zoology and Botany, and on special subjects, students are taught to prepare, arrange, and identify collections, to make dissections, to pursue original investigations, and to describe Genera and Species in the language of science. For these purposes, large collections in Zoology and Palæontology belonging to the College are available, as are also the private botanical collections of Professor Eaton.

(f.) IN PREPARATION FOR MEDICAL STUDIES.

During the Junior year, the work of this course will be chiefly under the direction of the instructors in Chemistry. Especial attention will be given to qualitative and quantitative analysis, in their physiological and medical bearings; and to the preparation and study of the organic proximate elements. In the Senior year, the work will be chiefly under the direction of the Professors of Zoology and Botany. Attention will be paid in Zoology to comparative anatomy, embryology, the laws of hereditary descent, and human parasites; and in Botany to a general knowledge of structural and physiological Botany, and to medicinal, food-producing, and poisonous plants. The order of studies is as follows:

JUNIOR YEAR.

FIRST TERM.—*Chemistry*,—Qualitative Analysis, Fresenius'. Laboratory Practice. Recitations. *Mineralogy*,—Blowpipe Analysis and Determinative Mineralogy. German. French.

SECOND TERM.—*Physiological Chemistry*,—Klein's Handbook. Laboratory Practice. Recitations. *Physiology*,—Huxley's. *Mineralogy*,—continued. German. French.

THIRD TERM.—*Physiological Chemistry*,—Klein's. Laboratory Practice. Recitations. *Zoology*,—Lectures and Excursions. *Botany*,—Lectures, Practical Exercises and Excursions. *Mineralogy*,—continued. German. French.

SENIOR YEAR.

FIRST TERM.—*Comparative Anatomy and Physiology*,—Laboratory Practice. *Anatomy of Vertebrates*.—Huxley's. *Botany*,—Practical Exercises, Lectures, and Excursions. *Geology*,—Dana's. *Zoology*,—Lectures and Excursions. *French*.

SECOND TERM.—*Comparative Anatomy and Systematic Zoology*,—Lectures. Laboratory Practice. *Botany*,—Lectures. Laboratory Practice. *Geology*,—Dana's. *French*.

THIRD TERM.—*Comparative Anatomy and Physiology*,—Laboratory Practice. *Zoology, Botany, and Geology*,—continued, with Excursions.

(g.) IN STUDIES PREPARATORY TO MINING AND METALLURGY.

Young men desiring to become Mining Engineers, can pursue the regular course in Civil or Mechanical Engineering, and at its close can spend a fourth year in the study of metallurgical chemistry, mineralogy, etc.

(h.) IN THE SELECT STUDIES PREPARATORY TO OTHER HIGHER STUDIES.

JUNIOR YEAR.

FIRST TERM.—*Mineralogy*,—Blowpipe Analysis and Determinative Mineralogy. *Astronomy. Physical Geography. English*,—Early English. *History*,—Freeman's Outlines. *French. German*.

SECOND TERM.—*Mineralogy*,—Lectures. *Astronomy. Physical Geography. English*,—Chaucer, Shakespeare. *History*,—Freeman's Outlines, with Lectures. *German. French*.

THIRD TERM.—*Botany and Zoology*,—Lectures and Excursions and Laboratory Practice. *English*,—Shakespeare. *Political Economy*,—Walker's Science of Wealth. *German. French*.

SENIOR YEAR.

FIRST TERM.—*Geology*,—Recitations and Excursions. *Botany*,—Lectures, Excursions and Laboratory Practice. *Zoology*,—Lectures and Excursions. *Linguistics*,—Whitney's Language and the Study of Language. *English*,—Shakespeare. *History*,—Constitutional History of the United States. Lectures. *Political Economy*,—Lectures. *French*.

SECOND TERM.—*Geology and Zoology*,—continued. *Linguistics*,—Whitney's Language and the Study of Language. *Political Economy*,—Lectures. *English*,—Shakespeare and Milton. *History*,—Political History of the United States. Lectures. *French*.

THIRD TERM.—*Geology*.—Recitations and Excursions. *Zoology*,—Lectures. *Meteorology. English*,—Dryden and Pope. *History*,—Lectures. History of Europe since 1848. *Political Economy*,—Lectures.

Exercises in English Composition are required during the entire course from all the students. The preparation of graduation theses is among the duties of the Senior year.

Lectures on Military Science and Tactics are annually given.

Drawing.

The course in drawing extends through the three years. During the first term, and half of the second term of Freshman year, the students practice free-hand drawing at the Art School building, under the direction of Professor Niemeyer, of the Yale School of the Fine Arts. After the completion of the course in free-hand drawing, instruction is given by Mr. F. R. Honey, during the second half of the year, in the elementary principles of instrumental drawing, embracing the whole of Binn's first course of orthographic projections, and Descriptive Geometry as far as warped surfaces. This course is obligatory upon all.

During the Junior and Senior years, instruction in drawing, is obligatory only on the students in Civil and Mechanical Engineering. In the former year the system of instruction embraces Binns' second course in orthographic projections, isometric drawing, shades and shadows, tinting, perspective, and warped surfaces. By this method all the problems in Descriptive Geometry are required to be worked out on the drawing-board instead of the black-board. The course extends through the entire year, and is under the direction of Mr. Honey,

In Senior year, students are required to apply the principles of drawing already obtained to works of construction, under the general supervision of the Professors of Civil and of Dynamic Engineering.

VIII.

Methods of Instruction.

The instructions of this institution are given chiefly in small class rooms, recitations or familiar lectures, illustrated by the apparatus at the command of the various teachers. In many studies weekly excursions are made for the purpose of collecting specimens and examining natural phenomena.

In Chemistry and Metallurgy the students work several hours daily in well-appointed laboratories, under the direct superintendence of the instructors, and are guided through systematic courses of quantitative and qualitative analysis, assaying, and the blow-pipe determination of minerals and ores.

In Botany, during the summer of Junior year, exercises in analyzing and identifying plants occur two or three times a week, followed by practice in writing characters and descriptions of plants from living specimens. Students are shown also the best

methods of collecting and preserving for future study, specimens of Flowering Plants, Ferns, Mosses, Algæ, &c. In the autumn term of Senior year the work of the summer is continued. Students are encouraged to pursue special lines of Botanical investigation, and varied assistance is rendered them according to their needs. The final examination is intended to show what they have learned, and the collections they have made are considered to be of minor importance.

In Zoology weekly excursions are made during the third term of Junior and first term of Senior year, in company with the instructors, for the purpose of observing the habits and making collections of Marine, fresh-water, and terrestrial animals of all classes. Each student is required to prepare and present for examination a collection containing a specified number of species, and illustrating the various classes of animals. He must also be able to pass an examination upon his collection, at least to the extent of explaining the classes and orders illustrated, and showing why particular specimens belong to the respective classes.

In Geology excursions are made for the purpose of examining geological phenomena and making special collections of rocks and minerals. Each student is required to pass a satisfactory examination on his collections at the end of the first term of Senior year.

In addition to the above, a course of lectures is given every winter by the professors of the school and others, on topics of popular interest.

IX.

Tuition Charges.

The charge for tuition is \$150. per year, payable, \$55 at the beginning of the first and of the second term, and \$40 at the beginning of the third term. The special student of Chemistry has an additional charge of \$70 per annum for chemicals and use of apparatus. He also supplies himself at his own expense with gas, flasks, crucibles, etc., the cost of which should not exceed \$10 per term. A fee of \$5 is charged members of the Freshman Class for chemicals and materials used in their laboratory practice, and the same fee is required from all who take the practical exercises in Blow-pipe Analysis and Determinative Mineralogy. An additional charge of \$5 is annually made to each student for the use of the College Reading Room and Gymnasium.

After the present year a fee of \$5 a term will be charged to the students in the Zoological Laboratory.

X.**Church Sittings.**

Free sittings for students in this department of Yale College are provided as follows :

In the Center Church (Cong.): Pews Nos. 36 and 42, in the North Gallery.

In the Trinity Church (Epis.): Pews Nos. 175 and 177, in the North Gallery.

In the First Methodist Church: Pew No. 78, at the head of the West Aisle (below).

Any of the students may occupy a sitting in these slips. Those who prefer to pay for a sitting for a year, more or less, in the churches above mentioned, or in any other church of any denomination, will be aided on application to the Secretary of School.

Sittings in the Gallery of the College Chapel are free as heretofore to the students of this department.

XI.**Degrees.**

Students of this department, on the recommendation of the Governing Board, are admitted by the Corporation of Yale College to the following degrees. They are thus conferred :

1. **BACHELOR OF PHILOSOPHY**: on those who complete any of the three-year courses of study, passing all the examinations in a satisfactory manner, and presenting a graduation thesis.

The fee for graduation as Bachelor of Philosophy, including the fee for Triennial Catalogues, Commencement Dinners, etc., is ten dollars ; unless the person taking the degree is also an academical graduate, when it is but five dollars.

2. **CIVIL ENGINEER** and **DYNAMICAL ENGINEER**: The requirements for these degrees are stated on pages 19 and 20.

3. **DOCTOR OF PHILOSOPHY**: The requirements for this degree are stated on page 18.

XII.**Terms and Vacations.**

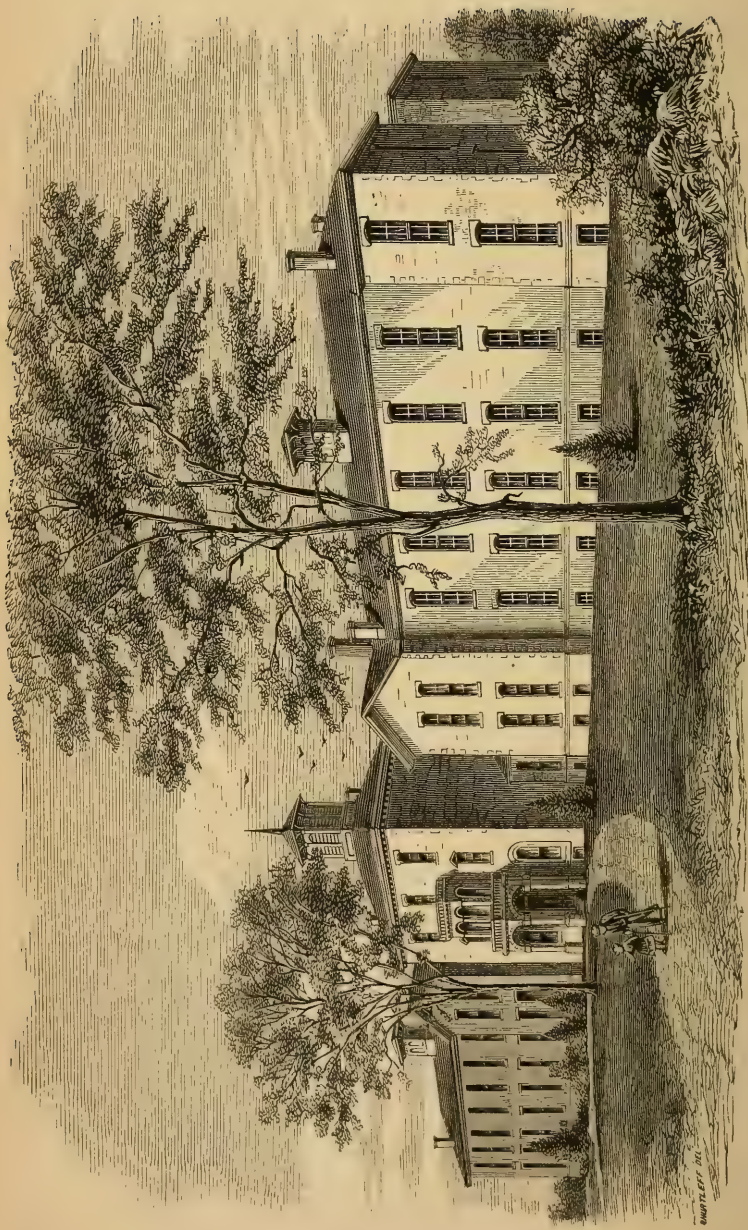
The next academic year begins Thursday, September 14, 1876. The vacations correspond with those of the Academical Department, giving two weeks at Christmas, two weeks in the Spring, and eleven weeks in the Summer.

XIII.**Announcement in Respect to State Students.**

The scholarships established in this School in consequence of the bestowal upon it of the Congressional grants are designed to aid young men who are in need of pecuniary assistance in fitting themselves for agricultural and mechanical pursuits of life. All applicants must be citizens of Connecticut. In case there are more applicants than vacancies, candidates will be preferred who have lost a parent in the military or naval service of the United States, and next to these such as are most in need of pecuniary assistance: and the appointments will be distributed as far as practicable among the several counties in proportion to their population. The Appointing Board for the current year, consisting of the Board of Visitors of the State and the Secretary of the School, will meet on June 27, 1876, and at or about the same time in the year 1877, due notice of which will be given by publication in every county of the State. All applications should be made previous to that time. Blank forms for application will be sent, when requested, by Professor GEORGE J. BRUSH, Secretary of the Appointing Board.

XIV.**Anniversary.**

The Anniversary of the School is held on Tuesday of the Commencement week in Yale College, June 27, 1876, when selections from the graduation theses are publicly read. The degrees are publicly conferred by the President and Fellows of Yale College on Commencement Day.



HARTFORD HOSPITAL.

SIXTEENTH ANNUAL REPORT

OF THE

EXECUTIVE COMMITTEE

OF THE

HARTFORD HOSPITAL,

PRESENTED TO THE CORPORATION

AT THEIR

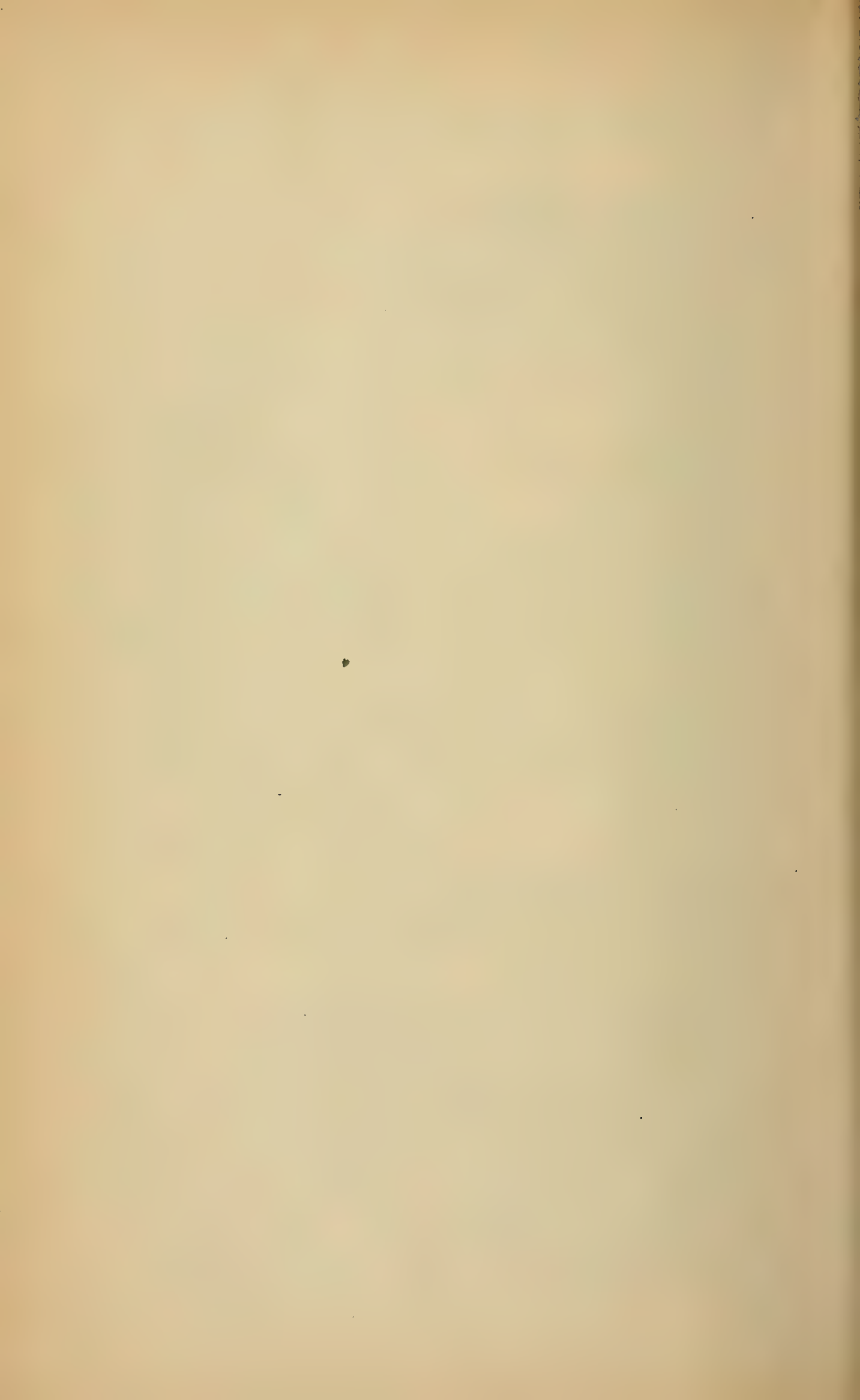
ANNUAL MEETING, APRIL 10, 1876.



HARTFORD:

PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.

1876.



OFFICERS OF THE CORPORATION.

JAMES B. HOSMER, *President.*
ALBERT DAY, *Vice-President.*
FLAVIUS A. BROWN, *Secretary and Treasurer.*

EXECUTIVE COMMITTEE.

EDSON FESSENDEN,
GEORGE B. HAWLEY,
CHARLES H. NORTHAM.

AUDITORS.

GEORGE M. BARTHOLOMEW,
HENRY KENEY.

COMMITTEE ON FINANCE.

C. H. NORTHAM,
EDSON FESSENDEN,
GEORGE M. BARTHOLOMEW.

LIBRARIAN.

GURDON W. RUSSELL.

DIRECTORS CHOSEN AT THE ANNUAL MEETING, APRIL, 1876.

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ALBERT DAY,	EDSON FESSENDEN,
S. S. WARD,	ERASTUS COLLINS,
G. W. RUSSELL,	CHARLES M. POND,
CHARLES H. NORTHAM,	GEORGE SEXTON,
JOSEPH H. SPRAGUE, <i>Ex-Officio,</i>	HENRY KENEY.
G. B. HAWLEY,	

VICE-PRESIDENTS FOR LIFE BY SUBSCRIPTION OF FIVE HUNDRED DOLLARS
AND UPWARDS, ALSO DIRECTORS FOR LIFE.

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T. M. ALLYN,	H. & W. KENEY,
*A. S. BECKWITH,	C. C. LYMAN,
CHARLES BOSWELL,	*WILLIAM T. LEE,
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C. N. BEACH,	*H. A. PERKINS,
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Mrs. SAMUEL COLT,	WILLIAM F. TUTTLE,
SAMUEL COIT,	Miss MARY W. WELLS,
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*ELLERY HILLS,	*Miss E. M. WATKINSON,
JAMES B. HOSMER,	*Mrs. MARIA WATKINSON,
*EDMUND G. HOWE,	*TERTIUS WADSWORTH,
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*E. A. BULKELEY,	*WILLIAM MATHER,
*THOMAS K. BRACE,	*JOHN M. NILES,
*LUCIUS BARBOUR,	*C. F. POND,
CASE, TIFFANY & CO.,	*IRA PECK,

* Deceased.

*ELISHA COLT,
 *NEWTON CARTER,
 H. KENDALL CARTER,
 *WILLIAM L. COLLINS,
 CHARLES COLLINS,
 *DANIEL P. CROSBY,
 JULIUS CATLIN,
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*FRANCIS PARSONS,
 *GUY R. PHELPS,
 MISS ESTHER PRATT,
 E. M. REED,
 HENRY C. ROBINSON,
 *E. C. ROBERTS,
 ROGERS BROTHERS,
 *ELISHA K. ROOT,
 *E. G. RIPLEY,
 CHARLES SEYMOUR,
 *MISS ELIZA K. SHEPARD,
 *WILLIAM L. STORRS,
 E. TAYLOR & CO.,
 *O. G. TERRY,
 *ISAAC TOUCEY,
 *MILES A. TUTTLE,
 WILLIAM W. TURNER,
 SAMUEL S. WARD,
 GEORGE M. WELCH,
 *JAMES H. WELLS.

* Deceased.

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OF THE
HARTFORD HOSPITAL.

SUPERINTENDENT.
LEANDER HALL.

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STEWARD.

WM. H. PORTER.

OUT DEPARTMENT.

PHYSICIANS AND SURGEONS.

C. W. CHAMBERLIN, M. D., G. P. DAVIS, M. D.,
J. C. CAMPBELL, M. D., ELI WARNER, M. D.

REPORT

OF THE EXECUTIVE COMMITTEE OF THE HARTFORD HOSPITAL TO THE CORPORATION, AT THEIR ANNUAL MEETING APRIL 10TH, 1876.

The Executive Committee of the Hartford Hospital would respectfully present to the Corporators their sixteenth annual report.

There has been admitted to the Hospital during the last fiscal year 603 patients; 707 have been under treatment.

At the commencement of the year there were 104 patients in the institution; at the close 134. Of those admitted 376 have recovered, 57 have died. Among the deaths 14 were from consumption, two died a few hours after admission, three died after remaining three days in the institution. Whole number of weeks occupied by patients was 5,590. Of this number 3,907 were occupied by citizens, 1,897 by Connecticut soldiers, 91 by soldiers from other states, 113 by seamen. Average time of patients in the Hospital, $7\frac{1}{2}$ weeks. Average cost per week \$6.41. There have been 32 births. Largest number of patients in the Hospital any one day 136. Least number 90.

Attention is invited to the report of the Superintendent for many interesting facts relating to the Hospital.

In the 15th annual report it was urged that extra accommodations should be provided, to relieve the male ward from being over-crowded with patients. It was then stated that wards designed for forty-four patients were compelled to provide for sixty. In 1873-4 our average number was 79; in 1874-5 our average number was 95, and in 1875-6 our average number was 113. During the last three years 34 patients have been added to our average number.

The question is asked, "what is the cause of this increase?" There are many reasons for this. As the institution is better understood it is more highly appreciated, and the sick and afflicted from the various towns of the state, more numerous resort to the Hospital for relief. There are many persons suffering from consumption and various chronic diseases, who are destitute of money and friends, and have no other place but the Hospital or alms-house in which to be cared for in their last days. The alms-house is no place for the sick and suffering, consequently the Hospital is their only resort.

The remark is often made that "if the Hospital did not exist they would be provided with other accommodations." Yes, they would be provided for, but in a manner that would be a disgrace to a civilized country. They would be left to suffer in poverty and disease, and their number would be diminished by an untimely death. This class of cases stricken with disease and poverty are continually increasing, and the most humane, christian-like, and economical way of providing for them is in a Hospital. They are poor and destitute, and in many cases are among the most deserving of our citizens.

There is another class most urgently knocking at the door of the Hospital. It is the aged, who have been blessed with friends, and, who in days that are past, have not known the trials of poverty. As age advances, the friends and acquaintances have all paid the last debt of nature; their pecuniary means are exhausted, and they become helpless and infirm. This class is continually crowding upon us. When rejected or discharged, the miserable accommodations they receive soon develops disease, which makes them regular hospital subjects according to established rules.

These facts appeal to the friends of the "Old People's Home," which was chartered in 1873, for the especial care of respectable and indigent, aged and infirm old people. There are many persons of this class who are located in the Widow's Home, or are provided for by friends until their situation renders them unable to care for themselves. They need more or less nursing, and require many of the comforts that old age demands. From hospital experience, this class is

better provided for in open wards than in private rooms, and the expense is much less. It is designed at first to erect accommodations for both sexes of aged people, as soon as sufficient funds can be procured to meet the expense.

This institution may be located on the Hospital grounds, under the charge of the Hospital Superintendent. The only means necessary to establish this institution is an amount sufficient to erect the building and pay for the support of the inmates. If established under the auspices of the Hospital it can be managed in a most economical manner. There is a large lot on the north side of Jefferson street which is reserved for a building to accommodate those who are able to occupy separate rooms, and whose infirmities are not so great as to interfere with their having some care of themselves.

After the annual meeting of April, 1875, the directors were called together to consider the expediency of erecting additional accommodations for the male patients. After long and serious deliberation, it was decided to build a surgical ward of one story, with roof ventilation. In the recent report of John Hopkins Hospital, Baltimore, will be found five able articles on the architectural accommodation of hospitals. These articles include heating, ventilating, and general hospital construction. There is great diversity of opinion in regard to heating and ventilating, which may be accounted for in some measure by the variety of climate in which hospitals are located. These reports have reference to Baltimore, where fire is required only about three months in the year, while in Hartford fire is needed nine months of the year. It is of the first importance that all arrangements for heating and ventilating should be very simple, and adapted to the climate in which the institution is located. If heating and ventilation are complicated, they will fail of their design, in consequence of indolence and ignorance of attendants.

The new surgical building is 175 ft. long, in width from 30 to 40 ft. The south end of this building, 38 feet square, is divided into two private wards, each 13 ft. square, a dining-room 17×13 ft., and a commodious clothes-room. A

hall 8 ft. wide passes across the south end of the building, which connects the present ward and all future additions to the kitchen, near the main building. Another hall, at right angles, connects the main ward to the above described hall. This part of the main building is two stories high. The second story is divided into five commodious rooms, with bath-rooms and water-closets. These rooms accommodate private patients, or may be used as circumstances require. The ward is 77 ft. long and 27 ft. wide, it is 16 ft. high at the sides and 20 ft. high in the center of the ward, the ceiling ascending from the sides. This gives to each patient 1600 cubic ft. of space and 88 square ft. of floor space. There are six windows on each side, and two beds are placed between each two windows, which gives half a window to each patient. The heat is admitted under each window near the floor. It arises to the ceiling in the center of the ward, and then descends near the sides, in consequence of the air being chilled by coming in contact with the windows. This descending current of air finds its exit through numerous ventilators near the floor. There are six of these ventilators 10×15 inches on each side of the ward, arranged between each two windows. They are heated by coils of steam pipes which causes the foul air to pass, with a constant current, through ventilating shafts placed in the furring. These ventilating shafts are continued over the ward to the ventilating arrangement in the roof. Taking all things into consideration, it is generally acknowledged that this arrangement for cold weather is the most judicious. The ceiling on either side of the ward ascends at an angle of about 20 degrees to the center. Eleven ventilators 11×24 inches are arranged in the ceiling, over the middle of the ward. These are designed for summer ventilation. They can be used at any time when the condition of the ward requires a change of air. At the north end of the building are water-closets, bath-rooms, and a private ward where patients from temporary causes may be removed from the main ward.

A building 37×32 ft. is placed seven feet distant from the north end of the above described building and connected

with it by an open corridor. This building is divided into four private wards and one larger ward, which are ventilated both on the sides and in the ceiling and are designed for patients who from various causes require isolation. This building supplies the great necessity, from want of which, the Hospital has suffered. These wards are perfectly detached from the main building and are among the most important in the institution.

There is a high basement under the center building in which is placed two steam boilers, each of which has capacity to furnish heat required. These boilers can be worked together or separately. They furnish heat not only for the new building, but they accommodate several rooms in the old part, which were not arranged to receive heat from the hot water boilers. The cold air is received from without, and heated by passing over steam radiators in the basement and is admitted to the wards through registers, arranged under each window and between each two beds. The hot water heating arrangement has proved highly satisfactory, and steam was adopted in this building for a special purpose. The new surgical ward was erected at an expense of \$25,424. The directors at first designed to erect a cheap temporary building. To make a cheap ward comfortable, the cost of heating apparatus, bath-rooms and water-closets would be the same. A cheap structure with many inconveniences would greatly increase the current expenses. It would demand a greater number of attendants and a much larger amount of fuel would be required to heat the building. A cheap building would require frequent repairs and would be a constant source of grumbling and dissatisfaction. After much discussion it was decided to erect a building worthy of the object for which it was designed. The ward was opened for patients Jan. 1st, 1876, and thirty male patients were removed from the over-crowded wards to the new building. After this removal the old wards were still crowded by an excess of twenty-four patients.

During the past year there has been \$5,928.73 expended in various repairs on the old building and furnishing the new ward.

Of this sum, \$1,300 was spent in furnishing the new ward. The hot water boiler with steam traps, which furnishes hot water for laundry and bathing purposes, cost \$900; heating arrangement for old building, \$700; repairing roof and chimneys, \$90; casing and plastering a room in laundry, \$46; cost of asbestos, and putting it on to steam pipes, \$118; sundry other repairs, including furniture, &c., \$2,769.73.

The number of our Vice-Presidents for life, and life Directors, are yearly diminishing. The death of Joseph Church, Oswin Welles, E. C. Roberts, and Newton Carter, has taken from us four of our citizens who have been active in all city improvements, and whose hearts were open to many deeds of charity.

During the last year \$500 has been received from Foster & Co., on building account, and \$100 from Hon. Dwight W. Pardee.

We regret to say that nothing has been added to our permanent fund during the last year. There is great necessity that this fund should increase to supply the demand of our greatly increased average number of patients. Before the erection of our present building the debt on building account was \$28,070.89. The cost of the new building, amounting to \$25,424, is added, which makes the debt on building account, \$53,494.89. We appeal to public charity to meet this demand, and should not be disappointed if our worthy citizens would visit the institution and become acquainted with our necessities. The Old Peoples' Home and the Hospital are two charities which should be liberally supported, for we know not how soon ourselves or families may need these accommodations.

The disbursements of the Hospital for current expenses during the fiscal year, was \$42,137. This includes \$3,744, interest on building account debt. During the last fiscal year the Hospital received \$40,941.37 from the following sources. Received from the State appropriation \$2,000; from the State for soldiers, \$11,261.10; from U. S. collector for seamen, \$789.40; received from various towns in the State, \$6,083.38; from pay patients, not including seamen, soldiers,

or those sent by the towns, \$4,901.75 ; from other sources, \$581.44 ; from the permanent fund, \$15,324.30. From these figures it will be seen that the disbursements exceed the receipts \$1,195.63.

The out-door department has been the means of furnishing medical and surgical advice, together with medicine, to many who are sick and destitute. This department is open for patients every day in the week, Sundays excepted, from 9½ to 10½, A. M.

The floating bed is in constant use, and is unequalled by any other water bed. It is cheaper in construction, and can be manufactured at a cost of \$40, by any ordinary mechanic. It is compact, occupying no more space than an ordinary single bed, and is very durable. There is no article of furniture provided for hospitals that gives so much real comfort and satisfaction as the floating bed.

The experience of the last two years has enabled your committee to speak in the highest terms of the skill and good judgment of the Superintendent and Matron in their general management of the Hospital. There is discipline and good order in every department, and the patients receive the kindest attention from the Superintendent, Matron, and visiting medical and surgical staff. It is designed to make the institution pleasant and home-like to the patients, and to provide them with every means for their recovery that can be furnished by good nursing and skillful physicians and surgeons, who freely give all their services to the Hospital.

The duties of Chaplain are performed by Rev. Clayton W. Eddy and Rev. George E. Sanborne. Every patient has the privilege of receiving religious advice and consolation from those they may select.

We would cordially invite and urge the public to visit the Hospital, and become familiar with the importance of this great charity. The money that is given for hospital purposes is not spent in an uncertain way, but is used to relieve the sick and suffering under the eye of experienced physicians and surgeons, and cannot be wasted on impostors. There is no charity fund so well protected and so free from imposition.

This fund is used directly to relieve suffering. If our wealthy citizens could fully understand and appreciate our necessities, we should not be compelled to carry a debt of \$53,494.89, on building account.

EDSON FESSENDEN,
GEO. B. HAWLEY,
CHAS. H. NORTHAM,
Executive Committee.

SURGICAL CASES TREATED IN HARTFORD HOSPITAL,

FROM MARCH 1, 1875, TO MARCH 1, 1876.

Diseases.	Males.	Females
Abscess: of Arm.....	1	
Hand.....	5	
Glandular.....	1	
Lumbar.....	1	
Perineal.....	1	
Aneurism of Aorta.....	1	
Amputation of Femur.....	1	
Both Limbs.....	2	
Bubo.....	2	
Burns.....	1	
Cancer Epithelial.....	1	1
Liver.....		1
Uterus.....		1
Carbuncle.....	2	
Caries of Metatarsal.....	1	
Cystitis.....	2	1
Dislocation of Clavical.....	2	
Elbow.....	1	
Shoulder.....		1
Eczema.....	1	
Epidydimitis.....	3	
Erysipelas Phlegmonous.....	1	
Enlarged Parotid Gland.....	2	
Fistula in Ano.....	5	
Vesico Vaginal.....		1
Fracture.....	37	6
Collis.....	2	
Femur.....	2	1
Femur Intercapsular.....	1	1
Inferior Maxillary.....	1	
Radius.....		2
Tibia and Fibula.....	2	
Scapula.....	1	
Compound: Radius.....	1	
Tibia.....	1	
Comminuted: Ulna.....	1	
Frost Bite.....	4	
Gonorrhœa.....	6	
Hare Lip.....		1
Hare Lip, Double, and Cleft Palate.....	1	
Hernia Inguinal.....	2	
Hemorrhoids.....	2	1

Diseases.	Males.	Females.
Hydrocele.....	2	
Ivy poisoning.....	2	
Morbus Coxarius.....		1
Necrosis : Tibia.....	2	
Knee Joint.....	1	
Elbow Joint.....	1	
Phalanges.....	1	
Tibia and Fibula Syphilitic.....	1	
Pemphigus.....	1	1
Potts Disease of Spine.....	1	
Periostitis.....	1	
Uterine Disease.....		
Retroflexion.....		1
Antiflexion.....		1
Prolapse.....		1
Stricture of Urethra.....	3	
Syphilis, Primary.....	1	
Secondary.....	10	3
Hereditary.....	1	
Syphilitic Erythema.....	1	
Neuralgia.....		1
Orchitis.....	1	
Psoriasis.....	1	
Vegetations.....		1
Synovitis, Acute.....		2
Scabies.....	1	
Sycosis.....	1	
Sprain: Ankle.....	5	1
Shoulder.....	3	1
Wrist.....	1	
Talipes Varus.....		2
Ulcer, Indolent.....	10	4
Varicose.....	5	3
Syphilitic.....	3	
Vaginitis.....		1
Varicose Veins.....		1
Wounds Lacerated.....		
Ear.....	2	
Foot.....	1	
Hand.....	1	
Scalp.....	5	
Testical.....	1	
Thigh.....	1	
Incised.....		
Hand.....	1	
Foot.....	1	
Contused.....		
Head.....	1	
Side.....	1	
Total.....	139	37

MEDICAL CASES TREATED IN THE HARTFORD HOSPITAL,

FROM MARCH 1, 1875, TO MARCH 1, 1876.

Diseases.	Males.	Females.
Alcoholism	28	
Adenitis.....		1
Ascites.....	1	1
Anemia.....	1	1
Asthma.....		1
Bright's Disease.....	7	
Bronchitis.....	7	2
Brain Softening.....	2	2
Cirrhosis of Liver.....	1	
Convulsions.....	1	
Constipation.....		2
Chorea.....		2
Delirium Tremens.....	9	2
Dementia.....	2	2
Diarrhoea, Chronic.....	3	
Dysentery.....	3	2
Debility, General.....	6	1
Dyspepsia.....	3	
Epilepsy.....	2	1
Endometritis.....		1
Emphysema.....	1	
Fevers :		
Simple.....	5	3
Continued.....	3	5
Intermittent.....	10	4
Typhoid.....	11	1
Gangrene of Lungs.....	1	
Gastritis.....	3	2
Haematuria.....	1	
Heart: Cardiac Hypertrophy.....	1	1
Valvular disease.....		2
Hysteria.....		4
Icterus.....	1	
Inflammation of Mesenteric Glands.....		1
Intestinal Obstruction.....	1	
Impacted Caecum.....	1	
Laryngitis.....	1	
Locomotor Ataxia, progressive.....	1	
Lumbago.....	3	
Masturbation.....	2	

Diseases.	Males.	Females.
Metritis		1
Meningitis, Cerebro Spinal		2
Miscarriage		2
Mania Syphilitic	1	
Nervous Prostration		2
Onychia	1	
Paralysis:		
General	1	3
Paraplegia	1	
Hemiplegia	3	1
Peritonitis		1
Pneumonia	12	
Pleuro	1	1
Pneumo Thorax	1	
Pertussis		1
Pleurisy	1	
Phthisis	35	10
Parturition		3
Pregnancy		38
Pyemia		1
Renal Calculus	1	
Rheumatism:		
Acute Articular	20	3
Chronic	24	
Gonorrhœal	4	
Senile Debility	7	4
Sciatica	4	
Scrofula	3	
Shock from Accident	3	
Tonsillitis	1	1
Urticaria		1
Uraemia		1
Total	243	120

Eye and Ear Department.

Trachoma	5	Choroiditis Acute	2
Conjunctivitis	3	Choroiditis Chronic	7
Keratitis	2	Penetrating wound of Cornea	1
Kerato Iritis	1	Cataract	3
Iritis	2	Capsular Cataract	1
Irido-Choroiditis	2	Atrophy of Optic Nerve	2
Otitis Media Acuta	2	Otitis Media Acuta Suppurativa	3

Births.

Male	19	Female	13
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Table of Deaths.

Bright's Disease,	1	Gangrene of		Pneumo Hydro	
Cerebro Spinal		Lungs,	1	Thorax,	1
Meningitis,	1	Hereditary		Pericarditis,	1
Concussion of		Syphilis,	2	Softening of	
Brain,	1	Infantile Convul-		Brain,	4
Cirrhosis of Liver,	1	sions,	1	Senile Debility,	1
Chronic Diarrhœa,	1	Metritis,	2	Septicæmia,	1
Cancer of Liver,	1	Pneumonia,	5	Shock from Ac-	
Exhaustion,	1	Phthisis,	14	cidents,	2
Erysipelas,	1	Psoas Abscess,	1	Still Born,	4
Enteritis,	1	Pyæmia,	2	Tetanus,	1
Emphysema,	1	Peritonitis,	1	Typhoid Fever,	1
Endo Carditis,	1	Paralysis,	1	Uræmia,	1

REPORT OF THE SUPERINTENDENT.

HARTFORD HOSPITAL, February 29, 1876.

GENTLEMEN OF THE EXECUTIVE COMMITTEE:

In pursuance of the established custom I submit for your consideration the following report of the management of the Hartford Hospital for the year ending February 29, 1876, containing an account of the receipts and disbursements, number of patients in the Hospital, with such other information as may be deemed proper.

There has been admitted to the Hospital during the fiscal year, 603 patients, 416 males, 187 females; 707 have been under treatment, 482 males, 225 females. At the commencement of the fiscal year there were 104 patients under treatment, 66 males, 38 females; and at the close of the year there were 134 patients, 91 males, 43 females. Of those admitted, 376 have recovered, 64 removed improved, 35 not improved, 41 eloped or expelled, 57 died, 44 males, 13 females.

Among the deaths were 14 from consumption; 2 died in a few hours after admission, being brought from railroad accidents, &c.; 3 died in three days after admission.

The whole number of weeks occupied was 5,990. Of this number, 3,907 were occupied by citizens, 1,897 by Connecticut soldiers, 91 by soldiers from other states, 113 by seamen.

The number of Connecticut soldiers was 154, number of soldiers from other states 23, number of seamen 24. Daily average of patients for the year 113; the average duration of patients, 7 $\frac{2}{3}$ weeks; average cost per week for the support of each patient, \$6.41; average amount received per week for patients without including soldiers or seamen, \$2.81. Largest number of patients in Hospital any one day, 136, the least

number 90. There has been 32 births ; 19 males, 13 females ; there were 273 Americans, and 330 foreigners : of these 184 were born in Connecticut, 21 in New York State, 23 in Massachusetts, 12 in Scotland, 223 in Ireland, 30 in England, 27 in Germany ; the remainder in different parts of the world. Patients have been received from 48 different towns in the state.

SUPERINTENDENT'S ACCOUNT.

The HARTFORD HOSPITAL in account with LEANDER HALL.

DR.			CR.
1875. To amt. paid for		1876. By am't received from—	
Breadstuffs,	\$1,193.43	F. A. Brown,	\$38,393.00
Barn Expenses,	498.35	Board of Patients from various	
Butter and Eggs,	2,512.92	towns in State,	6,083.38
Fuel,	3,652.09	Paying Patients,	4,901.75
Furniture,	2,597.31	U. S. Collector, Board of Sea-	
Fruits and Vegetables,	980.22	men,	789.40
Freight,	34.77	Rent,	494.89
Groceries,	2,026.43	Sales,	62.80
Gas,	714.49	Register Births and Deaths,	23.75
Improvements and Repairs,	1,831.42		
Insurance,	1,223.00		
Ice,	130.00		
Meat, Fish and Fowl,	7,311.98		
Milk,	838.32		
Medicine,	941.52		
Miscellaneous,	258.06		
Printing, Stationery and Ad-			
vertising,	320.25		
Salaries, Wages and Labor,	10,889.21		
Soap,	201.28		
Water,	220.00		
Whiskey and Ale,	251.55		
Surgical Instruments,	109.40		
Portraits,	157.00		
Total Current Expenses,	\$38,393.00		
Am't paid F. A. Brown,			
Board of Patients, etc.,	12,355.97		
	\$50,748.97		\$50,748.97

Detailed Statement of the receipts of the HARTFORD HOSPITAL for the fiscal year ending February 29, 1876.

Received from State Appropriation :

May 31, 1875,	-	-	-	\$500.00
August 31, 1875,	-	-	-	500.00
November 30, 1875,	-	-	-	500.00
February 29, 1876,	-	-	-	500.00
				<hr/>
				\$2,000.00

Received from the State for Soldiers :

May 31, 1875,	-	-	-	\$2,341.35	
August 31, 1875,	-	-	-	2,437.47	
November 30, 1875,	-	-	-	2,850.56	
February 29, 1876,	-	-	-	3,631.72	
				<hr/>	\$11,261.10

Received from U. S. Collector for Seamen :

May 31, 1875,	-	-	-	\$109.22	
August 31, 1875,	-	-	-	275.18	
November 30, 1875,	-	-	-	189.00	
February 29, 1876,	-	-	-	216.00	
				<hr/>	789.40

Received from the town of Hartford :

May 31, 1875,	-	-	-	\$1,170.15	
August 31, 1875,	-	-	-	1,084.90	
November 30, 1875,	-	-	-	1,235.53	
February 29, 1876,	-	-	-	1,741.48	
				<hr/>	\$5,232.06

Received from other towns :

May 31, 1875,	-	-	-	\$81.43	
August 31, 1875,	-	-	-	88.72	
November 30, 1875,	-	-	-	240.43	
February 29, 1876,	-	-	-	440.74	
				<hr/>	\$851.32

Received from Paying Patients :

May 31, 1875,	-	-	-	\$1,015.13	
August 31, 1875,	-	-	-	1,352.42	
November 30, 1875,	-	-	-	1,029.85	
February 29, 1876,	-	-	-	1,504.35	
				<hr/>	\$4,901.75

Received from Sales :

August 31, 1875,	-	-	-	\$1.20	
November 30, 1875,	-	-	-	41.20	
February 29, 1876,	-	-	-	20.40	
				<hr/>	\$62.80

Received from Rent :

May 31, 1875,	-	-	-	\$115.39
August 31, 1875,	-	-	-	125.00
November 30, 1875,	-	-	-	125.00
February 29, 1876,	-	-	-	129.50
				<hr/>
				\$494.89

Received from Register Births and Deaths :

February 29, 1876,-	-	-	-	\$23.75
Received from Permanent Fund,	-	-	-	15,324.30
				<hr/>
Total Receipts,	-	-	-	\$40,941.37

Number of Patients who have received the benefits of the Hospital during the year ending Feb. 29, 1876.

	Male.	Female.	Total.
Number of patients in hospital at beginning of year,	66	38	104
Admitted during year,	416	187	603
Total,	482	225	707
Of this number there have been discharged,			
Recovered,	254	122	376
Improved,	43	21	64
Not improved,	18	17	35
Removed, discharged, or eloped,	32	9	41
Dead,	44	13	57
Total,	391	182	573
Remaining in Hospital, Feb. 29, 1876, .	91	43	134
Whole number admitted to February 29, 1876, .			4,502
“ “ discharged to February 29, 1876, .			4,368
“ “ remaining February 29, 1876, .			134

Monthly admissions from March 1, 1875, to February 29, 1876.

	Male.	Female.	Total.		Male.	Female.	Total.
March,	33	19	52	October,	34	22	56
April,	32	12	44	November,	36	11	47
May,	43	17	60	December,	33	16	49
June,	30	14	44	January,	31	11	42
July,	46	20	66	February,	25	14	39
August,	40	19	59				
September,	33	12	45	Total,	416	187	603

Occupations.

Agents,	4	Farmers,	14	Organists,	2
Acrobats,	2	Firemen,	3	Plumber,	1
Bakers,	2	Factory op'tives,	8	Peddlers,	2
Barbers,	3	Gardeners,	3	Painters,	12
Bar-tenders,	3	Gunsmith,	1	Polisher,	1
Butcher,	1	Galvanizers,	3	Printers,	2
Brass-finisher,	1	Housekeepers,	44	Prostitutes,	5
Brakeman,	1	Children,	23	Paper maker,	1
Bottler,	1	Hostlers,	8	Quarryman,	1
Boiler makers,	5	Horse trainer,	1	Rigger,	1
Blacksmiths,	12	Harness maker,	1	Rule maker,	1
Brick makers,	1	Hatter,	1	Stone cutters,	7
Bookbinder,	1	Infants,	32	Seamen,	31
Bookkeeper,	1	Joiners,	10	Slater,	1
Carriage maker,	1	Jeweler,	1	Shoemakers,	6
Coachmen,	2	Laborers,	124	School teacher,	1
Cooks,	6	Moulders,	12	Spring maker,	1
Clerks,	5	Musician,	1	Steam fitters,	4
Confectioners,	2	Mechanics,	5	Sign painter,	1
Cigar makers,	2	Machinists,	14	Saloon keeper,	1
Chiroprodist,	1	Magician,	1	Teamsters,	4
Curriers,	2	Music teacher,	1	Tinsmiths,	2
Chandler,	1	Masons,	16	Tailoress,	1
Chair bottomer,	1	Merchants,	3	Varnishers,	2
Clairvoyant,	1	Marble cutter,	1	Washwoman,	1
Dyers,	2	Miller,	1	Weavers,	6
Dressmakers,	5	Nurses,	6	Waiteresses,	3
Domestics,	95				

Nativity.

Austria,	1	Maryland,	3	Switzerland,	2
Canada,	12	Michigan,	1	Saxony,	2
Connecticut,	184	New Hampshire,	3	South Carolina,	1
District Col.,	1	New York,	21	Vermont,	2
Delaware,	3	New Jersey,	4	Virginia,	10
Denmark,	3	North Carolina,	1	Wales,	1
England,	30	Prussia,	2	West Indies,	1
France,	3	Poland,	1		
Germany,	27	Pennsylvania,	7	Total,	603
Ireland,	223	Rhode Island,	6		
Italy,	2	Russia,	1	Foreign,	330
Maine,	3	Scotland,	12		
Massachusetts,	23	Sweden,	7	American,	273

Habits.

Temperate, 407.

Intemperate, 196.

Towns in Connecticut.

Avon,	Farmington,	Rockville,
Ansonia,	Glastonbury,	Rocky Hill,
Bristol,	Granby,	Saybrook,
Bloomfield,	Hartford,	Simsbury,
Bridgeport,	Haddam,	Stafford,
Bolton,	Hebron,	South Windsor,
Brooklyn,	Killingly,	Tolland,
Cromwell,	Middletown,	Thompsonville,
Colchester,	Manchester,	Windsor,
Derby,	Meriden,	Windsor Locks,
East Haddam,	New Haven,	West Hartford,
East Hartford,	New Britain,	Wethersfield,
Eastford,	New Hartford,	Waterbury,
Essex,	Norwalk,	Willimantic,
Enfield,	Norwich,	Weston,
Ellington,	Portland,	

GENERAL STATISTICS.

YEARS.	Admitted during the year.	NUMBER EACH YEAR.						Remaining at end of year.	Daily average for the year.	NO. ANY DAY.	
		Under care.	Discharged.	Recovered.	Improved.	Not Improved.	Dead.			Greatest.	Least.
1860—1861	45	45	32	21	7	1	3	13	12	14	1
1861—1862	258	271	214	159	20	12	23	57	27	85	14
1862—1863	107	164	141	103	15	5	18	23	18	57	11
1863—1864	157	180	149	103	14	8	24	31	27	45	21
1864—1865	132	163	142	102	2	9	29	21	27	31	21
1865—1866	196	217	172	133	5	8	26	45	35	49	21
1866—1867	221	266	211	176	8	5	24	55	44	59	29
1867—1868	251	306	250	183	16	15	36	56	50	63	38
1868—1869	259	315	260	192	18	16	34	55	55	67	42
1869—1870	248	339	298	220	21	20	37	41	50	62	36
1870—1871	329	370	306	210	28	18	50	64	63	67	39
1871—1872	347	411	345	215	43	46	41	66	62	71	53
1872—1873	370	436	368	206	76	31	55	68	69	76	56
1873—1874	452	520	422	299	36	29	58	98	79	98	63
1874—1875	492	590	486	323	53	29	53	104	95	119	71
1875—1876	603	707	573	376	64	35	57	134	113	136	90
Totals,	4,503		4,369	3,021	424	285	568				

DONATIONS.

The following is a statement of the donations recorded. Many unknown friends have left bundles of old linen, cotton and cast-off clothing, which have been most thankfully received; while some who have left their addresses may have been omitted, but all such may rest assured their gifts have been appreciated.

Through the kindness of the editors we have received the Hartford Courant, Hartford Post, Hartford Times, and the Churchman, Harper's Monthly Magazine, Harper's Bazar, Harper's Weekly, the Seymour Record, from Erastus Collins, the Independent, Christian Union, Congregationalist, and Religious Herald. Mrs. Andrews, bundle clothing; Miss Esther Pratt, oranges, magazines, bandages and linen; Mrs. Judson Root, bdl. clothing; Mrs. Chase, bdl. cotton and

pamphlets ; Mrs. Yergason, bdl. cotton, and pamphlets ; Mrs. M. E. Merrill, bdl. magazines ; Mrs. W. D. Shipman, bdl. cotton, and shirts,—8 shirts ; Mrs. Ely, bdl. old cotton ; Mrs. A. Swetland, bdl. clothing, 1 rocking chair ; Mrs. Wooley, bdl. cotton, and shirts ; Mrs. Nathaniel Shipman, 8 shirts, grapes ; Mrs. J. S. Bryant, and Miss Tyler, flowers ; Mrs. W. G. Allen, bdl. clothing ; Miss Carrie Collins, bdl. clothing and flowers ; Miss Hull, bdl. cotton and linen ; Mrs. George E. Hatch, bdl. clothing and cotton ; Mrs. Ward, 1 jar preserved cherries ; Mrs. Bliss, 2 bdls. papers ; Mrs. E. D. Sluyter, flowers ; Miss Bartholemew, flowers ; Mrs. Amos Pilsbury, 2 bdls. old cotton, grapes, and peaches ; Mrs. Bidwell, bdl. old shirts ; Mrs. W. H. Smith, bdl. clothing ; Mrs. C. M. Pond, flowers, and basket pears ; Mrs. D. F. Robinson, basket pears ; Mrs. Clayton Eddy, bdl. clothing ; Mrs. Morris P. Smith, old linen ; Mrs. Geer, wine jelly ; Mrs. Sperry, oranges, apples and jelly ; Mrs. Belknap, bdl. clothing ; Mrs. Chas. Brainard, 50 oranges ; Mrs. Burnham, bdl. old cotton ; Mrs. S. C. Preston, flowers ; Mrs. George E. Taintor, 3 shirts ; Mrs. Westland, 1 bdl. clothing, 1 rocking chair ; Mrs. Chas. P. Wells, flowers ; Miss Fairfield, bdl. magazines ; Mrs. Tuller, bdl. papers ; children at Orphan Asylum, 1 patchwork quilt ; St. John's Church, basket fruit, 2 doz. oranges ; Union for Home Work, clothing and old cotton ; Mrs. Davidson, and Mrs. Terry from Park Church Society, 6 new chemise ; Dr. G. W. Russell, bdl. shirts. C. S. Noble, 1 barrel spinach ; Rev. M. M. Smith, 2 bdls. magazines ; T. M. Day, boots and shoes ; Hon. Geo. M. Landers, medical and surgical history of the war of the rebellion, two volumes ; James A. Smith, bdl. magazines, 1 pocket Bible ; T. J. Boardman, bdl. magazines ; Dr. P. M. Hastings, bdl. magazines ; H. E. Pratt, flowers and fruits, at various times.

For Christmas.

Mrs. Judge Gilman, \$5 ; Mrs. Gray, \$5 ; Mrs. S. M. Brandigee, Utica, N. Y., \$10 ; Mrs. Judge Pardee, \$3 ; Mrs. Fisk, \$1 ; Miss Hull, collections, \$14 ; George Houston, collections, \$26 ; Mrs. A. S. Porter, \$5 ; Mrs. Dr. Taft, 1 loaf cake, 1 doz. oranges, 1 doll ; Miss Alice Hinckley, 1 doz. oranges ; Mrs. Edgar Wells, and Miss Kittie Brainard, 4 books, 1 box games,

20 lace stockings of confectionery; Mrs. C. H. Brainard, 1 box prunes, 1 box figs; Mrs. Judge Pardee, grapes and apples; Mrs. E. Taylor, 3 doz. oranges, 2 dozen cakes; Mrs. J. K. Knous, grapes and decorations for the tree; J. D. Connell, New York, box poultry.

The Union for Home Work has responded in a very generous way, as in the year previous, by contributing clothing and other articles, which have been a great relief in alleviating the sufferings of the poor and destitute: many thanks for these noble deeds.

We are greatly indebted to the ladies who so regularly attend the service on Sunday afternoons, and assist the chaplains in their songs of praise, which are a great comfort to many of the sick and crippled; also thanks are due to the children of St. John's Sunday School for singing Christmas carols. I would here remind the friends of the Hospital, that the need of increased donations is pressing, as every year adds to the number of patients, and the expenses of the institution are necessarily increased. Old cotton and underclothing we are in constant need of at all times. Many of the patients admitted have no clothing only what they wear when admitted, and that in such a filthy condition as to be only fit for the flames.

The increased number of patients the past year, has made the burden of care greater on the part of physicians and attendants, and it is with great pleasure that I bear witness to the efficiency with which all have done their part in the work of the Hospital during the year, and the hearty co-operation they have given me.

The Board and friends of the Hospital cannot but express their high appreciation of the services of the medical and surgical staff, who, without compensation, and often at considerable inconvenience, have ministered from day to day to the relief of the sick and suffering.

In conclusion I would express my most sincere thanks for the kindness and cordial support which I have received from your Board the past year.

Yours respectfully,

LEANDER HALL, *Superintendent.*

TREASURER'S ACCOUNT.

THE HARTFORD HOSPITAL IN ACCOUNT WITH F. A. BROWN, TREASURER.

1875.	Balance due for loans from old account, - \$5,428.38	Received Interest on Stocks and Bonds, -	\$15,324.30
	Paid orders of the Executive Committee from March 1, 1875 to March 1, 1876, - \$38,393.00	Received of State Treasurer the State Appropriation, -	2,000.00
	Paid interest on Loans, - 118.19	Received of State Treasurer for board and care of Soldiers, -	11,261.10
	Paid incidental expenses, - 27.50	Received of L. Hall, Superintendent, for board and care of Patients, -	7,123.91
		Received of the Town of Hartford for board and care of Patients, -	5,232.06
		Received from Subscriptions, -	1,100.00
		Balance due for Loans to new account, -	\$42,041.37
			1,925.70
			\$43,967.07

I have examined the preceding account and find it correct.

April 10, 1876.

GEORGE M. BARTHOLOMEW, Auditor.

CHARTER AND BY-LAWS

OF THE

CORPORATION

AND

RULES OF THE HARTFORD HOSPITAL.

ACTS OF LEGISLATION.

ACT INCORPORATING THE HARTFORD HOSPITAL.

Resolved, by the Senate and House of Representatives, in General Assembly convened:

SEC. 1. That David Watkinson, Ebenezer Flower, A. S. Beckwith, S. S. Ward, A. W. Butler, A. M. Collins, Wm. T. Lee, Job Allyn, Samuel Colt, James B. Crosby, Albert Day, Chester Adams, James G. Bolles, George Beach, Thomas Smith, Jonathan Goodwin, A. W. Birge, Lucius Barbour, and Charles T. Hillyer, and all such persons as [are] from time to time associated with them, for the purpose of establishing and maintaining a hospital in the city of Hartford, and their successors, be, and they hereby are, incorporated for said purpose, and made a body corporate and politic, by the name of the Hartford Hospital, and by that name shall be capable of suing and being sued, pleading and being impleaded, and may purchase, take, receive, hold, sell, and convey estate, real and personal, to such an amount as may be necessary for the purposes of said corporation; may have a common seal, and the same may alter and change at pleasure, and may make and execute such by-laws and regulations, not contrary to the laws of this State or of the United States, as shall be deemed necessary for the well ordering and conducting the concerns of said corporation.

SEC. 2. That said corporation shall be governed by the following articles:

ART. 1. This corporation shall be called the Hartford Hospital. Persons contributing for the use of the corporation at any one time the sum of fifty dollars, shall be members for life. Persons contributing the sum of five hundred dollars shall be vice-presidents for life, and also directors for

life; those contributing two hundred dollars shall be directors for life; those twenty-five dollars shall be members for five years, and those ten dollars shall be members for one year.

ART. 2. In order the better to carry into effect the object of the said corporation, the members thereof shall, at an annual meeting, to be held at such time and place as the by-laws of the said corporation shall direct and appoint, elect from their own number, by ballot, and by a majority of the votes given at such election, twelve persons as directors of the said corporation; and the persons so elected, together with the mayor of the city of Hartford for the time being, shall constitute a board of directors. The directors so elected shall hold their offices for one year, and until others are elected in their places. In case of any vacancy in the board, the remainder of the directors shall have power to fill such vacancy until the next election.

ART. 3. The board of directors shall, annually, as soon as may be convenient after the said annual election, elect by ballot from among their own numbers, a president, a vice-president, and shall also elect a secretary and treasurer, who shall hold their offices for one year, and until others are elected in their stead. But as many directors may be chosen as there may be directors by subscription.

ART. 4. The said board of directors shall have power to manage and conduct all the business and concerns of the corporation, and to make such laws as may be necessary for the management and disposition of the estate and concerns of the corporation, and to appoint such officers and servants as they may deem necessary. The medical officers, including all attending and consulting physicians and surgeons, shall be appointed annually. Vacancies occurring before the expiration of a year from the time of any appointment, shall be filled by the directors as soon as the same can conveniently be done.

ART. 5. A majority of the corporators shall call the first meeting for the election of officers, at such time and place in the city of Hartford as they shall appoint, giving three days' notice thereof by publishing the same in the daily papers of

the city; and the annual meeting of said corporation shall be held at such time and place, and on such notice as shall be fixed by the by-laws of said corporation.

SEC. 3. This act may be altered, amended, or repealed by the General Assembly.

Approved, May session, 1854.

Resolved by the Senate and House of Representatives, in General Assembly convened :

SEC. 1. That in addition to the powers already conferred upon the Hartford Hospital, said corporation are hereby authorized to establish, in connection with these present hospital buildings, and upon the hospital grounds, or elsewhere, an Old People's Home, or a department or home for the accommodation, support, and maintenance of such aged and infirm persons as shall, from time to time, be admitted to the comforts and privileges of such department or home, and erect the necessary buildings therefor, and sustain the said home with such funds and means as shall be given for that purpose, or paid by or for the benefit of the persons admitted to said home. The board of directors of said Hartford Hospital, shall have the power to make and execute any and all such by-laws, rules and regulations, in relation to such department or home, and the management of the same, and the funds pertaining thereto, and generally all the concerns of said department, not contrary to the laws of this state, or of the United States, as shall be deemed necessary or proper for the well ordering and conducting the concerns of said department, and the same repeal or change at pleasure. And may appoint, if deemed expedient, a board of managers for said department, with such powers as they shall deem proper, and also such officers and servants as they may deem necessary.

All the rights and privileges conferred by the charter of the Hartford Hospital upon persons contributing for the use of said corporation, shall be had and enjoyed by persons and parties, limiting their contributions to the use of the department for the aged and infirm, as fully, and to the same extent as if no such limitation was connected with such contributions.

All the moneys and funds already, or which shall be given or contributed for the uses and purposes of the Hartford Hospital, shall be confined to and used for the benefit of the hospital department, and all moneys and funds in any way given or contributed for the aged and infirm department shall be held and used exclusively for that department, under such rules and regulations as may be adopted in relation to a division of the common expenses pertaining to the two departments which cannot be kept separately and accurately divided.

This department of the Hartford Hospital shall be known as the Old People's Home, and any and all moneys, gifts, legacies, devices, bequests, or other contributions, given to the Old People's Home, or for its use, or to the Hartford Hospital, or to any other trustee or trustees, for or in trust for the use of the Old People's Home, shall be good and effectual, and shall be for the use of this department for the aged and infirm created under this act.

BY-LAWS OF THE CORPORATION.

I. ANNUAL MEETINGS.

The annual meetings of the Hartford Hospital shall be held on the second Wednesday of April, in the city of Hartford, at such time and place as the executive committee shall appoint, by giving three days' notice in each of the daily papers.

II. DIRECTORS' MEETINGS.

1. The directors shall hold their annual meeting on the third Wednesday of April—notice of the time and place shall be given to each member by the secretary.

2. Five of the directors shall constitute a quorum.

3. The president, or in his absence the vice-president, shall, at the request of not less than three members of the corporation call meetings of the directors, and notice of the time and place shall be given to each director by the secretary.

4. The directors, at their first or adjourned meeting after election, shall select, from their own number three persons who shall act as an executive committee; also elect six or more physicians and surgeons to take charge of the medical and surgical departments; said physicians and surgeons having been first nominated by the visiting medical and surgical staff.

III. EXECUTIVE COMMITTEE.

1. The executive committee shall appoint a superintendent of the hospital, oversee the finances, admit and discharge patients, and see that they are provided with such things as are necessary for their comfort and recovery.

2. It shall be their duty to direct the management in all the affairs of the institution.

3. All orders on the treasurer must be signed by one of the executive committee.

4. A meeting of the executive committee shall be held at the hospital at least twice during each month, and a record of their doings shall be kept by the superintendent.

IV. VISITING PHYSICIANS AND SURGEONS.

1. The visiting physicians and surgeons shall take charge of the medical and surgical departments, and arrange their times for visiting the hospital.

2. Acute cases must be visited every day, and chronic cases as often as necessity requires.

V. SUPERINTENDENT.

1. The superintendent shall take charge of the hospital under the direction of the executive committee.

2. All moneys for board of patients must be paid to the superintendent, unless otherwise directed by the executive committee.

VI. PATIENTS.

Patients may be admitted by either member of the executive committee, subject to the approval of said committee, at their regular hospital meetings.

VII. COMPENSATION.

The medical and surgical staff, or executive committee, shall not receive compensation from the hospital in any form for duties performed in its behalf.

VIII. AMENDMENTS.

No by-law shall be altered, or amended, except by a two-thirds vote of the directors present at an annual meeting—such amendment having first been presented to the board of directors, in writing, at a previous annual meeting.

BY-LAWS AND RULES.

I. VISITING PHYSICIANS AND SURGEONS.

1. The visiting physicians and surgeons shall have the entire direction of the medical and surgical department. They shall also exercise a supervision of the condition of the wards, the department of the nurses, and prescribe the diet for patients. They shall give such directions to the superintendent as shall be necessary in regard to the health and physical condition of the patients, and see that these directions are carefully executed, and their prescriptions faithfully administered.

They shall report to the executive committee whatever interferes with the welfare of the institution.

2. The regular visits of the visiting physicians and surgeons shall be made, daily, between the hours of 8 A. M., and 12 M.

3. Extra visits shall be made whenever the necessity of the case demands.

4. They shall report to the superintendent patients who are in a proper condition to be discharged from the Hospital.

5. No visiting physician or surgeon shall absent himself from duty without notifying some member of the executive committee.

6. All surgical operations shall be performed by the visiting surgeon in attendance, or some member of the staff, by his invitation.

7. No capital operation shall be performed without consultation with the medical staff.

8. Notice of the time for operating shall be sent by the superintendent to all members of the staff.

9. No operation shall be performed without the consent of the patient, but if consent cannot be obtained after all the surgeons in consultation have decided that the patient's safety demands it, the visiting surgeon shall advise the discharge of the patient from the Hospital.

II. RESIDENT AND ASSISTANT SURGICAL MEDICAL STAFF.

1. The resident and assistant medical and surgical staff shall consist of two or more physicians and surgeons who are graduates from a medical college.

2. Each of the house staff shall sign an agreement to remain in the service of the Hospital for one year, and conform to its rules and regulations.

3. Each shall serve the first six months as assistant and the remainder of the term as resident physician and surgeon.

4. They shall not be absent at the appointed hours for the attendance of the visiting physicians and surgeons, and when desiring to leave the premises they shall arrange with the superintendent for their absence.

5. Under no circumstances shall all members of the house-staff be absent at the same time.

III. RESIDENT PHYSICIAN AND SURGEON.

1. The duties of the resident physician and surgeon shall be assigned him by the visiting physicians and surgeons, all of whose instructions and directions in regard to the care and treatment of the sick he must promptly and carefully execute.

2. He shall visit the patients in their respective wards every morning and evening, and be prepared to report their condition to the visiting physicians and surgeons.

3. He shall accompany the physicians and surgeons in their daily visits, shall under their directions record each case, stating name, age, and disease, with symptoms, treatment, and result, record daily all prescriptions, and note all important facts.

4. He shall, under the direction of the physicians and surgeons, make a report to the corporation, of all the diseases and the results of those cases which have been treated in the Hospital during the fiscal year ending the last day of February.

5. He shall send the diet list prescribed for the day to the superintendent, who will have the food prepared and sent to the wards.

6. He shall see that the medicines are correctly compounded and faithfully administered, the diets properly furnished, and the patients kindly treated by the attendants.

7. The resident physician must report to the superintendent any improper conduct on the part of nurses, domestics, or patients ; but shall not, under any circumstances attempt to discipline them.

8. If nurses or patients do not comply with the directions of the resident, or in his absence the assistant, physician and surgeon, they shall be reported immediately to the superintendent. In the absence of the superintendent the resident physician, together with the matron, shall act in his place.

9. In any case of emergency he shall request the immediate attendance of the visiting physician or surgeon : if he cannot be found, any member of the visiting staff shall be called.

IV. ASSISTANT PHYSICIAN.

The assistant physician shall attend the resident physician and surgeon in his morning visits to the patients, and shall be present at the regular visits of the attending physicians and surgeons, and shall perform such duties as may be assigned him by the executive committee with the advice of the visiting physicians and surgeons.

V. APOTHECARY.

1. The apothecary shall compound and dispense all medicines prescribed, agreeably to the formulas from time to time directed by the physicians and surgeons.

2. He shall not deliver medicines or other articles for use in the Hospital, unless they have been ordered in writing on the ward book by the physicians or surgeons, and entered upon the prescription book.

3. No medicines are to be delivered to any person living out of the Hospital, except under the direction of the executive committee.

4. He shall dispense the medicines for each ward separately, and attach to each a label bearing the name of the patient for whom prescribed, with directions for using the same, and shall send them to each ward to be distributed by the nurses.

5. He shall keep spirits, bandages, cloth, &c., in such quantities as directed by the visiting physicians and surgeons.

VI. SUPERINTENDENT.

The superintendent is appointed by the executive committee. He is executive officer of the board, and responsible to them for the good order of the house. He is to see that their regulations and directions are carried out, and for that purpose shall have general control of all departments of the Hospital.

2. He shall have charge of the subordinate officers, patients, grounds, buildings and appurtenances, and shall hire and discharge all employés.

3. He shall daily visit and inspect the wards, kitchen, laundry, engine-room, &c., and all other departments, as often as may be necessary, and shall give such directions, and make such regulations as will be for the best interest of the institution.

4. He shall pay all bills of the Hospital, purchase all supplies and medicines, have the charge thereof, and be responsible for their proper and economical use.

5. He shall receive all moneys due the Hospital for board of patients, &c., and deposit the same with the treasurer of the corporation, and obtain drafts upon him from the executive committee, for such sums as may, from time to time, be required for the support of the institution.

6. He shall keep regular accounts of all moneys received and disbursed on account of the Hospital, with a record of all contracts, &c., and submit the same to the executive committee at their special or quarterly meetings to be audited.

7. He shall keep, for the inspection of the executive committee, a record of the names of all patients, with their age, disease, residence, employment, date of admission, discharge, elopement, or death, and the result of treatment, with such other particulars regarding each as may be desired.

8. He shall make a statement of admissions, discharges, births, deaths, number of patients under treatment, and number of persons residing in the house, and report the same with such other information as may be of interest, at each regular meeting of the executive committee.

9. He shall, at this meeting, report the condition of all patients who in his opinion, or in the opinion of the visiting

physician or surgeon, are improper subjects for hospital accommodation, also such as, in his or their opinion, do not require hospital treatment.

10. Patients shall be discharged by the superintendent under the direction of the executive committee.

11. He shall assign to each patient, upon admission, the particular bed he is to occupy, subject to the approval of the visiting physician or surgeon, and shall cause his name and date of entrance to be attached to his bed.

12. No patient shall be removed from one bed to another without first consulting the superintendent.

13. He shall suffer no patient to leave the grounds without his permission.

14. He shall keep an inventory of all furniture, and other property belonging to the Hospital, and make an annual report of the same, noting such articles as are destroyed or missing.

15. He shall return to the city registrar the births and deaths, and in case of the death of any patient shall notify the family or friends, and cause the body to be prepared for burial.

16. No body shall be removed or interred until twenty-four hours after death, except at the request of the relatives.

17. He shall report to the executive committee if the deceased left any clothing or articles of value.

18. He shall make a report to the corporation, for each year ending the last day of February, containing an account of the receipts and disbursements, number of patients in the Hospital during the fiscal year, together with such information as may be deemed proper.

VII. MATRON.

1. The matron shall have the general direction of the female nurses and servants, and see that they faithfully perform their duties.

2. She will be responsible for the neatness and order of every part of the establishment; superintend the kitchen and laundry, and cause an account to be kept of bedding, table, and other furniture.

VIII. NURSES.

1. It shall be the duty of the nurses to give undivided attention to the sick, and to report immediately to the superintendent any neglect on the part of patients to conform to the rules prescribed for their government.

2. They shall not attempt to coerce or discipline any patient, but shall treat them with kindness and attention.

3. They shall not absent themselves from the Hospital without permission from the superintendent, and must report to him on their return.

IX. VISITORS.

1. Visitors are welcome to the Hospital every week-day, between the hours of 2 and 5 P. M., and on Sunday for the purpose of attending divine worship, but on that day they must leave the wards when the services are ended.

2. Visitors shall not enter the wards without the consent of the superintendent or matron.

3. Visitors must deposit with the superintendent or matron any articles of food or delicacies intended for patients, which articles will be distributed as requested if not inconsistent with the condition of said patient.

X. PATIENTS.

1. Patients, upon admission to the Hospital, shall deposit money and valuables with the superintendent, who will, if desired, give receipts therefor.

2. Patients shall not leave the premises without permission from the superintendent, and they shall report to him on their return.

3. Patients shall not enter the kitchen, cellar, yard, or any of the domestics' apartments, unless by direction of the superintendent or matron.

4. No ardent spirits, or other stimulating drinks, shall be brought into the Hospital by the patients or their friends—neither shall patients be furnished fruit, or any article of food, without the knowledge and permission of the superintendent.

5. There shall be no loud talking, no profane or vulgar language, and no unnecessary noise or disturbance in the building or on the grounds.

6. Spitting on the floor or other practices inconsistent with neatness, must be avoided, and a proper regard must be observed for cleanliness.

7. No patient shall smoke tobacco in the Hospital.

8. Before lying on their beds, patients must take off their boots and shoes, turn down the outer spread, and each patient will be responsible for the neatness of his bed when not occupied during the day.

9. All convalescents who are able, shall assist in their respective wards, when requested by the nurses.

10. The patients shall be in their respective places during the visits of the attending physician and surgeon.

11. Patients shall retire at or before nine o'clock, P. M.

12. It shall be the duty of the superintendent to enjoin a strict observance of the above regulations, and he shall report to the executive committee any patient who shall continue to violate the above rules, and if occasion requires, may immediately discharge such patient from the institution.

13. No officer or employee of this institution shall accept any gift or bequest from any patient, except with the approbation of the executive committee.

XI. ADMISSION OF PATIENTS TO THE HARTFORD HOSPITAL.

1. All patients are admitted by permits from one of the executive committee, who arrange the price per week, according to the circumstances of the case and accommodations required.

2. All permits are subject to the approval of the executive committee, at their regular Hospital meeting.

3. Those who are able to contribute toward their support, are received at an agreed rate.

4. The ordinary charge per week is \$6.00, which includes medical and surgical care, together with medicine and nursing.

5. Persons who are desirous of extra accommodations, are charged according to circumstances.

6. Persons who are destitute of friends and means are provided for in various ways.

7. Those persons only who are carried directly from the place of accident, are admitted without a certificate from the executive committee.

8. No persons having venereal or contagious disease are admitted into this institution.

HARTFORD, CONN.,

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Upon the admission of _____ of _____ into the "HARTFORD HOSPITAL," at Hartford, I engage to provide or pay for a sufficiency of clothing for _____ use, and pay the treasurer of said institution _____ dollars per week for board, medicine, and medical attendance; cause said patient to be removed, when discharged, and in the event of death, to pay the expenses of burial.

Principal.

For value received, I hereby engage to become responsible for the fulfillment of the above stipulations.

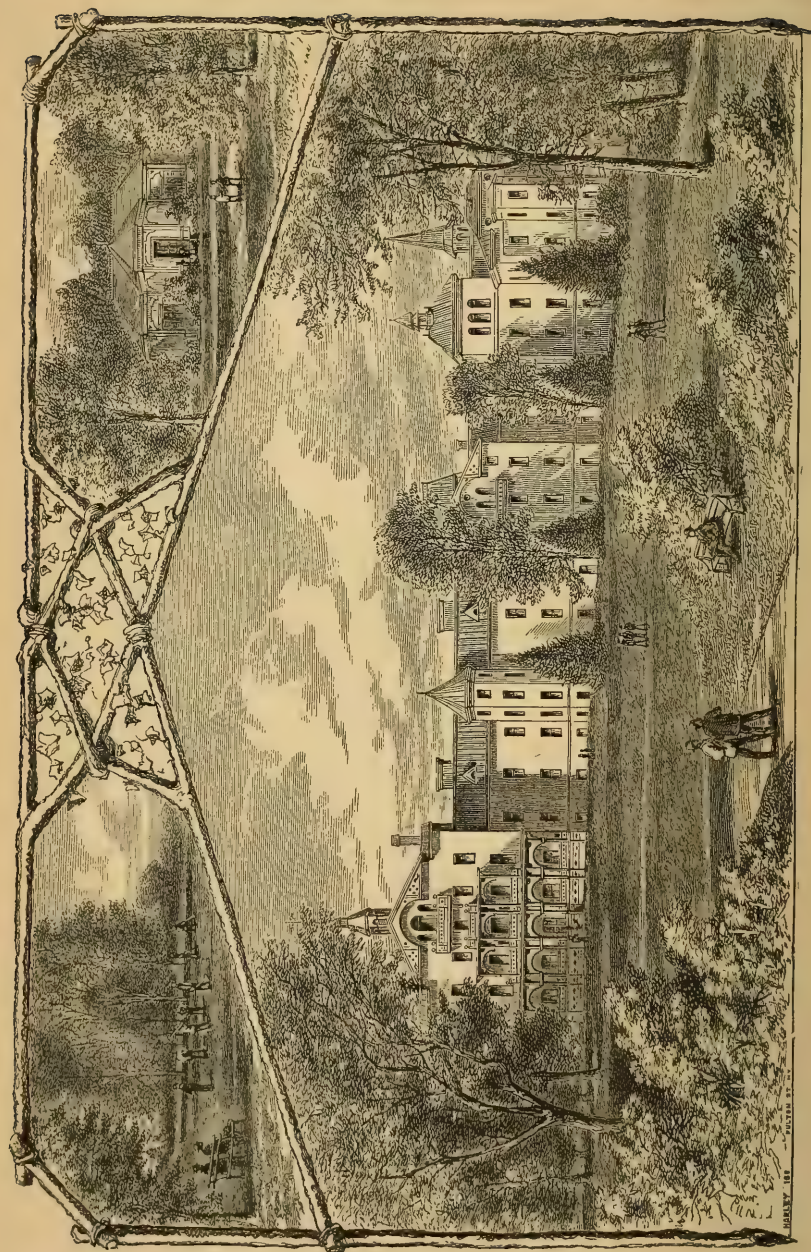
Surety.

FORM OF BEQUEST TO THE HARTFORD HOSPITAL.

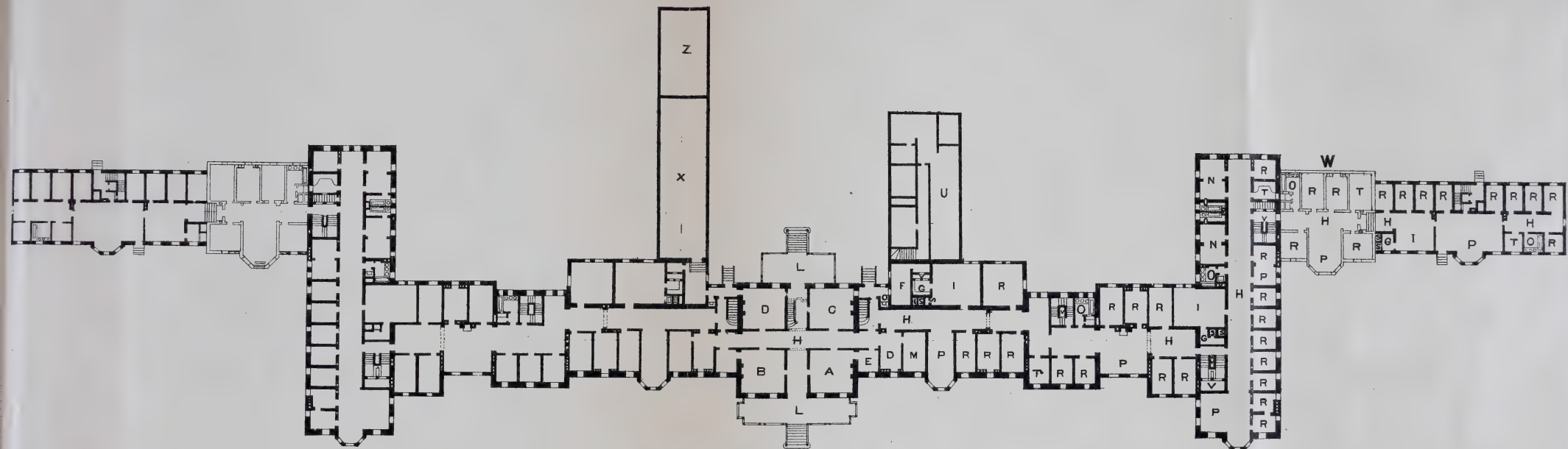
ITEM. I give and bequeath to the HARTFORD HOSPITAL, in the city of Hartford, the sum of _____ dollars, to be paid by my executors out of my real or personal estate, as soon as the settlement of my affairs will permit, to the Treasurer of the said Institution for the time being, in trust, to be applied by the Directors thereof to the humane purposes of said institution.

FORM OF BEQUEST TO THE OLD PEOPLE'S HOME.

ITEM. I give and bequeath to the HARTFORD HOSPITAL, in the city of Hartford, the sum of _____ dollars, to be paid by my executors out of my real or personal estate, as soon as the settlement of my affairs will permit, to the Treasurer of the said institution for the time being, in trust, to be applied by the Directors thereof to the humane purposes of the department in said Institution, known and designated as the Old People's Home.



CENTER AND NORTH WING OF THE RETREAT.



PLAN OF PRINCIPAL FLOOR.

A Superintendents Office.
 B Public Parlor.
 C Stewards Office.
 D Reception Rooms.
 E Dispensary.
 F Store Room.

G Pantry.
 H Corridor.
 I Dining Rooms.
 K Dust Flues.
 L Porticos.
 M Directors Room.

N Suites of Rooms (Parlor, Bed Room, Bath Room & Water Closet.)

O Bath Rooms & Water Closets.
 P Parlors.
 R Bed Rooms.
 S Lifts.
 T Clothes Rooms.
 U Bakery and Store Rooms

V Ventilating Shafts
 W Intended Addition
 X Amusement Hall
 Z Boiler House

THE
FIFTY-SECOND ANNUAL REPORT
OF THE
OFFICERS
OF THE
RETREAT FOR THE INSANE,
AT
HARTFORD, CONN.,
APRIL, 1876.



HARTFORD:
PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.
1876.



OFFICERS
OF THE
RETREAT FOR THE INSANE,
FOR THE YEAR 1876.

WILLIAM R. CONE, *President.*
CALVIN DAY, *Vice-President.*
THOMAS SISSON, *Treasurer.*
THOMAS BELKNAP, *Auditor.*
JONATHAN B. BUNCE, *Secretary.*

DIRECTORS CHOSEN AT THE ANNUAL MEETING.

THOMAS BELKNAP,	MARK HOWARD,
CALVIN DAY,	J. B. BUNCE,
CHARLES GOODWIN,	G. M. BARTHOLOMEW,
HORATIO E. DAY,	F. B. COOLEY,
SAMUEL S. WARD,	CHARLES M. BEACH,
GURDON W. RUSSELL,	GEORGE W. MOORE,
E. K. HUNT,	NATHANIEL SHIPMAN,
JAMES L. HOWARD,	THOMAS SISSON,
THOMAS SMITH,	J. C. JACKSON,
GEORGE P. BISSELL,	JOS. R. HAWLEY.

MANAGERS.

WILLIAM R. CONE, *Ætna Bank.*
CALVIN DAY, *73 Asylum Street.*
GURDON W. RUSSELL, *490 Main Street.*

HENRY P. STEARNS, M. D., *Physician and Superintendent.*
CHARLES W. PAGE, M. D., *Assistant Physician.*
G. B. PACKARD, M. D., *Junior Assistant Physician.*
REV. WM. THOMPSON, D. D., *Chaplain.*
GEORGE K. WELCH, *Apothecary.*
REV. GEO. E. SANBORNE, *Steward.*
MRS. GEO. E. SANBORNE, *Matron.*
MISS HARRIET E. BACON, *Supervisor.*

VISITING COMMITTEE.

DIRECTORS.

1876.	June,	Messrs.	SHIPMAN, BUNCE, HAWLEY, BEACH.
	July,	"	H. E. DAY, SISSON, J. L. HOWARD, JACKSON.
	Aug.,	"	SMITH, BISSELL, M. HOWARD, MOORE.
	Sept.,	"	COOLEY, BELKNAP, BARTHOLOMEW, WARD.
	Oct.,	"	SHIPMAN, BUNCE, HAWLEY, BEACH.
	Nov.,	"	H. E. DAY, SISSON, J. L. HOWARD, GOODWIN.
	Dec.,	"	SMITH, BISSELL, M. HOWARD, MOORE.
1877.	Jan.,	"	JACKSON, BELKNAP, BARTHOLOMEW, WARD.
	Feb.,	"	SHIPMAN, BUNCE, HAWLEY, BEACH.
	March,	"	H. E. DAY, SISSON, J. L. HOWARD, COOLEY.
	April,	"	SMITH, BISSELL, M. HOWARD, MOORE.
	May,	"	JACKSON, BELKNAP, BARTHOLOMEW, WARD.

MEDICAL VISITORS.

E. K. HUNT, M. D.,	HENRY M. KNIGHT, M. D.,
GURDON W. RUSSELL, M. D.,	LEWIS WILLIAMS, M. D.,
P. M. HASTINGS, M. D.,	FRANCIS BACON, M. D.

VISITING COMMITTEE OF LADIES.

Mrs. WM. R. CONE,	Mrs. THOMAS SMITH,
Mrs. CALVIN DAY,	Mrs. P. M. HASTINGS,
Mrs. F. B. COOLEY,	Mrs. THOMAS SISSON,
Mrs. J. H. SPRAGUE.	

REPORT OF THE BOARD OF MANAGERS,
TO THE
BOARD OF DIRECTORS OF THE RETREAT FOR THE INSANE.
APRIL, 1876.

Nothing, beyond mere matters of detail, has occurred during the year now closed, of such interest either to the institution or the public as requires special mention by the Board of Managers. During the entire year the institution has been under the management of Dr. H. P. Stearns as its Superintendent and his medical assistant, and the Rev. George E. Sanborne as its steward. The year has been marked by continued prosperity, and ended satisfactorily both in respect to the number and restoration of the patients.

The receipts from patients and other sources have been sufficient to meet the financial demand of the year, and all the comforts which such an institution can reasonably afford have been abundantly furnished to its inmates, and all the usual appliances for the amusement and restoration of the patients have been continued throughout the year as heretofore.

Besides these usual expenditures, many of the halls and rooms have been repainted, carpets and furniture renewed, and the entire building made as secure against fire as it is reasonably possible to make it, by the introduction of an abundant water supply, with hydrants, and a sufficient length of hose attached and so located as to reach and send the water to every part of the building in case of fire. The managing board has for some years felt that our protection against fire was totally inadequate, and that if a conflagration should occur the board would be exposed to great public cen-

sure, and could not justify their neglect to provide against such a calamity. Early the present year they determined to introduce the needed appliances for extinguishing fire, even at the expense of several thousand dollars, notwithstanding that our treasury would hardly seem to justify so large an expenditure, especially as the city authorities were preparing the enforcement of various taxes and assessments against the Retreat for sewers, alterations of streets and other city improvements, amounting in the aggregate to more than \$11,000.

These taxes and assessments have been a heavy burthen upon the Retreat. Already we have paid nearly thirty-five hundred dollars. The managing board have made various efforts for relief, and at last have obtained the passage of a vote by the city council relieving the Retreat from \$4,000 of the amount upon payment of the balance, which after the deduction is about \$7,000. This amount is a heavy claim upon the Retreat, which can be provided for only by obtaining time for its payment, and by paying when and as fast as we can. The state of our treasury will not enable us to do otherwise, and in doing this we greatly reduce our ability to provide and care for those who need and are entitled to our aid and care, and who will suffer without it.

Soon after the remodeling of the Retreat, \$25,000 was received from the estate of Albert H. Bull formerly of this city, which then relieved us from a pressing financial embarrassment and enabled us to reduce our indebtedness that amount. A memorial tablet in commemoration of this munificent gift in memory of Mr. Bull and in token of our recognition of his kind remembrance of us, when we so much needed this aid, was ordered to be placed in the chapel. This tablet, in consequence of the disuse of the old chapel for public religious services, should be placed in some more conspicuous place in the institution, where it may be seen, and the public reminded of the needs and wants of the institution and led to a repetition of his kindness and generosity. The Retreat, without any established fund and with few and limited contributions, has for more than fifty years struggled on in its efforts for the restoration

and cure of the insane—a calamity the most terrible that can befall any human being—and by the strictest economy in its management has become one of the most noted in the country and one of the most successful in the care, treatment, and cure of its patients. The Retreat is a great public charity and it needs the aid and support of all those who are able to give. Its wants are most urgent, and no more deserving object can be presented to the public for their charitable remembrance in life or at their death, and no cause can be presented where greater good can be accomplished or greater suffering relieved than is here presented in behalf of the Retreat and in aid of its needy and suffering insane patients. Every member in the community has an interest in sustaining this institution and extending its aid and usefulness to all who shall apply for its care and relief; for none of us know but that some of his own family or friends may become an inmate and need its comforts. During the year the Elizabeth Chapel, erected by Dr. G. W. Russell at an expense of \$14,203.58, has been completed and dedicated, and is now in constant use for the religious purposes of the institution, and is not only a beautiful structure but adds greatly to the comfort and enjoyment of the patients. The dedicatory exercises have been published in pamphlet form for permanent preservation.

The board bear their testimony to the uniform attention and fidelity of all connected with the institution.

By order of the Board,

WM. R. CONE, *Chairman.*

REPORT OF THE MEDICAL VISITORS.

To the Directors of the Retreat for the Insane:

The Board of Medical Visitors would respectfully report:—

That we have by full Board or by Sub-Committees visited the Retreat during each month of the year past; and have carefully inspected the house, and as far as practicable, made ourselves acquainted with the wants and condition of the patients.

Whatever suggestions we have made to those in charge, have received prompt and cheerful attention. The reports made quarterly to the meetings of the full Board, have uniformly been favorable as to the management of the Retreat and the condition of the patients.

We take great pleasure in expressing our entire confidence in the wisdom and skill of the present officers of the Retreat.

E. K. HUNT, M. D.

G. W. RUSSELL, M. D.

P. M. HASTINGS, M. D.

H. M. KNIGHT, M. D.

LEWIS WILLIAMS, M. D.

FRANCIS BACON, M. D.

HARTFORD, April 13, 1876.

TREASURER'S ACCOUNT.

Dr.

CONNECTICUT RETREAT FOR THE INSANE, *in account with* THOMAS SISSON, *Treasurer.*

Cr.

1876. March 31,	To cash paid orders and by direction Chairman Board of Managers.....	\$390,788.75	1875. April 1,	By cash balance from old account.....	\$11,581.34
"	Balance to new account.....	12,072.86	"	" received for support of patients...	86,992.24
			"	articles sold and other sources....	4,288.03
		\$102,861.61	1876. April 1,	By balance from old account.....	\$102,861.61
					\$12,072.86

Examined vouchers and found correct.

T. BELKNAP, *Auditor.*

Hartford, April 1st, 1876.

THOMAS SISSON, *Treasurer.*

REPORT OF THE SUPERINTENDENT.

To the Board of Directors of the Retreat for the Insane:

GENTLEMEN: I have the honor herewith to submit the fifty-second annual report of the Retreat.

On the 31st of March, 1875, the whole number in the Retreat was—of males, fifty-one (51); of females, seventy-nine (79); total, one hundred and thirty (130). Number of patients.

The admissions during the year have been—of males, forty-two (42); of females, sixty-one (61); total, one hundred and three (103). Admissions.

The discharges during the year have been—of males, twenty-seven (27); of females, fifty seven (57); total, eighty-four (84). Discharges.

The deaths during the same period have been—of males, none; of females, nine (9); total, nine (9). Deaths.

The whole number under treatment during the year has been—of males, ninety-three (93); of females, one hundred and forty (140); total, two hundred and thirty-three (233). Whole number.

The number in the Retreat on this the 31st of March is—of males, sixty-six (66); of females, seventy-four (74); total, one hundred and forty (140). Present number.

By reference to the table, indicating the movement of population, it will be observed that the number of our admissions has been twenty-five (25) in excess of those of last year. The average number during the last five (5) years has been ninety-eight (98). Character of admissions.

In fifty-seven of the cases admitted, insanity had existed less than one year, and they may therefore be termed acute. Six of these cases were dipsomaniacs. In all of these, how-

ever, there existed at the time of their admission unmistakable mental impairment, and a greater or less degree of excitement; yet disease had not so far affected the nervous centers that upon the withdrawal of the exciting causes, the ordinary mental activity was not attained in a period varying from two to four months. Most, if not all of these cases, will return to their former condition, unless shut up long enough to effect a radical change in their nervous systems.

In eight of the cases there had been more than two previous attacks for which they were treated here. One had been in the Retreat eleven times—another six—and all the remaining ones had been cared for “*several*” times in other institutions or at home.

All these patients were under treatment three months and some of them more than nine. They all appeared to have entirely recovered when discharged. Still there can be little doubt that sooner or later all of them will again be affected. The most of them have inherited the insane diathesis, and therefore only require the action of exciting causes, or periodical changes in the constitution of the nervous system, to again cause a recurrence of insanity. I have called them *recoveries*, but not *cured*. They never will be cured. The diathesis being inherited—or having existed so long as to become the natural one for their systems, cannot be changed by any known appliances of medical art. Some of them may continue well for months only, and others for years. They left the Retreat with this probability, and therefore we may say they recovered.

Forms of disease.

Following the plan introduced last year, I herewith introduce a table exhibiting the form of disease in admissions, based on Dr. Skey's classification.

FORMS OF INSANITY.		Males.	Females.	Total.
Sthenic	Mania,	1	10	11
	Melancholia,	8	1	9
Asthenic	Mania,	1	9	10
	Melancholia,	3	3	6
Id.	Sthenic	7	11	18
Insanity,	Asthenic	5	6	11
Senile Dementia,		1	....	1
Puerperal Insanity, .....		....	3	3
Climacteric Insanity, .....		....	2	2
Recurrent Insanity, .....		....	3	3
“ Mania,		3	1	4
Insanity of Pregnancy, .....		....	1	1
Dipsomania,		6	....	6
Insanity of Syphilis, .....		....	1	1
“ Alcoholism,		3	1	4
Post Febrile Insanity, .....		....	2	2
Asthenic Dementia,		1	3	4
Chronic Insanity, .....		....	1	1
Insanity from Disease of Brain,		1	1	2
Phthisical Insanity, .....		....	1	1
Insanity of Pupescence, .....		....	1	1
Folie Circulaire,		1	....	1
Epileptic Insanity,		1	....	1
Total,		42	61	103

The recoveries during the year have been eleven in ex-Recoveries. cess of those of last year, affording us a percentage on admissions of 40.7. Our prosperity, therefore, based upon the number of recoveries occurring in the institution, which is the only proper basis, for any institution of this kind, has been one fourth larger than during the preceding year. That our investments of this kind, which may be considered as treasures laid up where neither moth nor rust doth corrupt, may prove larger year by year, shall be our untiring effort.

In my report last year the following language was used in reference to the percentage of recoveries in former years at the Retreat :

“The percentage of recoveries since 1869, the date at which the character of admissions was somewhat changed, has been thirty-seven and eight tenths (37.8). From the opening of the institution in 1824, to 1869, during which period almost all classes and conditions of society resorted

to it for care and treatment, the percentage of recoveries was forty-five and eight tenths (45.8). Whether this smaller percentage of recoveries during the last few years is due to the increasing incurability of insanity, or to the change in the character of our admissions, or to greater accuracy in arranging the statistical tables, is uncertain. I have the impression, however, that the statistics of several institutions indicate that the first two points suggested may be operative causes in producing such results."

History of Recoveries.

It has occurred to me as important, in the present report, to trace out somewhat more in detail the history of recoveries since the opening of the institution in 1824, as likely to furnish some data as to the increasing incurability of insanity so far as the statistics of this institution may indicate. In the third annual report, under April 1st, 1827, I find the following table:

"Old cases remaining at commencement of year,	-	20
Recent cases remaining at that time,	-	5
Total at commencement of year,	-	25

Thirty seven cases have been admitted in the course of the year, to wit:

Old cases,	-	14
Recent cases,	-	23
Total,	-	37
Whole number of old cases in the Retreat,	-	34
Recent cases,	-	28
Total of all cases,	-	62

Forty-four cases have been discharged in the course of the year, to wit:

Old cases,	4	Recovered.
	5	Much improved.
	5	Improved.
	4	Stationary.
Total,	<u>18</u>	
Recent cases discharged,	-	25 Recovered.
		<u>1</u> Much improved.
Total,	-	26
Old cases remaining,	-	1 Much improved.
		2 Improving.
		<u>13</u> Stationary.
Total, old cases and new,	-	16
Recent cases remaining,	-	1 Convalescing.
		<u>1</u> Stationary.
Total recent cases remaining,	-	2
Total of all cases remaining,	-	18

AGGREGATE.

29	Recovered.
8	Much improved.
7	Improved.
18	Stationary.
Total,	- 62

Deaths, none."

From the above table we learn that of the 28 recent cases, i. e., cases in which the insanity had not existed longer than twelve months, 25 had recovered, and one was convalescing—a percentage of 87, or, if we add the convalescing one, 91.

The per cent. of recoveries on admissions was 78.3.

The per cent. of recoveries on all treated in the Retreat during the year, including recent cases, and the chronic of all classes, a large proportion of whom we are told were "old and helpless cases," was 46.7.

The per cent. of recoveries on the "old cases" treated during the year, including both those on hand at the commencement and those admitted, was 11.7. Besides those recovered, there appears to have been five discharged as much improved, and five more as improved. All, or nearly all, of these five cases, discharged as "much improved," were under treatment less than one year, so that if as much was meant by that term then as we mean by it now, there was every reason to expect some of these would ultimately recover, which would add so much to the percentage of recoveries in the chronic class.

From whatever point of view we look at this table it appears to me very remarkable, as indicating success in the remedial measures adopted. I now introduce a table from the tenth annual report made in 1834.

"Remaining at commencement of the year, old cases,		40	
Recent cases,	- - - - -	4	
		<hr/>	44
Admitted during the year, old cases,	- - - - -	38	
Recent cases,	- - - - -	34	
		<hr/>	72
Total,	- - - - -		116
Removals during the year, old cases,	- - - - -	33	
Recent cases,	- - - - -	33	
		<hr/>	66
Remains,	- - - - -		50

There have been seventy cases under curative treatment, to wit:

Old cases,	- - - - -	36
Recent cases,	- - - - -	34
Total under treatment,	- - - - -	70

Of old cases under treatment,	11	have recovered.
	3	convalescing.
	8	much improved.
	6	improved.
	7	stationary.
	1	died.
Total,	36	

Affording a ratio of recoveries in the old cases equivalent to 30.4 per cent. Of the recent cases under treatment,

	31	have recovered.
	2	much improved.
	1	improved.
Total,	34	

Being in a ratio of 91.1 per cent." The per cent. of recoveries in this table, in recent cases treated, was 81.5. The per cent. of recoveries on the whole number under treatment was 60. The per cent. of recoveries on the total number in the Retreat was 36.2.

These two tables, giving results of treatment in the third and tenth years of the institution, are a fair indication of the average during the ten years. This statement is confirmed by an announcement made in a circular, issued by the Directors, to the effect that in the year ending 1833 the per cent. of recoveries in recent cases was 90.6, and in chronic cases, 28.5; and for the year ending in 1832 the per cent. in recent cases was 92.5, and in chronic cases 25.

I may here remark that the result in the treatment of recent cases was so much more favorable during the first year of operations at the Retreat as to lead Dr. Todd to use the following language: "The comparative success of the Institution in the recovery of recent cases (of which, out of the whole number, twelve, six have recovered, two are convalescing, and three were prematurely taken away, under

the fairest prospect of recovery), affords us an encouraging result, and it ought to operate irresistibly to enforce the duty of placing the unfortunate subject of insanity, at an early period of the disease, in proper asylums." The language of the closing paragraph is such as experience, from that day to this, has led every superintendent to iterate and reiterate in his reports.

As this is our centennial year, it may not be uninteresting to introduce here a statement made by the visiting physicians of the Retreat in the third annual report, May, 1827. They say: "Of the moral and medical management of the patients, the committee are bound to give a brief detail, as the general plan of treatment adopted at this Institution is more or less original, and differs in some material respects from that pursued in any other hospital.

In respect to the moral and intellectual treatment, the first business of the physician, on the admission of the patient, is to gain his entire confidence. With this in view, he is treated with the greatest kindness, however violent his conduct may be, is allowed all the liberty his case admits of, and is made to understand, if he is capable of reflection, that so far from his having arrived at a mad-house, where he is to be confined, he has come to a pleasant and peaceful residence, where all kindness and attention will be shown him, and where every means will be employed for the recovery of his health. In case coercion and confinement become necessary, it is impressed upon his mind, that this is not done for the purpose of punishment, but for his own safety, and that of his keepers. In no case is deception on the patient employed, or allowed,—on the contrary the greatest frankness, as well as kindness, forms a part of the moral treatment. His case is explained to him, and he is made to understand, as far as possible, the reasons why the treatment, to which he is subjected, has become necessary.

By this course of intellectual management, it has been found, as a matter of experience at our Institution, that patients, who had always been raving, when confined without being told the reason, and refractory, when commanded instead of being entreated, soon became peaceable and docile.

The committee further say:

“The proportion of cures which have been affected, at our Retreat, has satisfied your committee, that the mode of treatment there adopted is highly salutary and proper. During the last year there has been admitted twenty-three recent cases, of which twenty-one have recovered, a number equivalent to 91.3 per cent. The whole number of recent cases in the Institution during the year was twenty-eight, of which twenty-five have recovered—equal to 89.2 per cent.

At two of the most ancient and celebrated institutions of the same kind in Great Britain, the percentage of recent cases has been from thirty-four to fifty-four.”

Such was the moral treatment inaugurated by Dr. Todd more than fifty years ago, at the opening of the Retreat, and the above figures indicate the result during the ten years in which he had charge of its direction. Have we improved upon it since?

To answer this question so far as percentage of recoveries may do so, I herewith append what this has been during the following terms:

During the years from 1824 to 1833 inclusive, the Retreat being under the superintendence of Dr. Todd, the percentage of recoveries in recent cases averaged 90.1. The percentage on all admissions was 55.5.

During the six years while Dr. Fuller was in charge, from 1834 to 1839 inclusive, the percentage for recent cases was 79, and on all admissions, 56.9. During five years, from 1847 to 1851 inclusive, under the charge of Dr. Butler, the percentage was of recent cases, 74.6, and on all admissions, 48.1.

During the thirteen years from 1855 to 1867 inclusive, the percentage of recent cases was 80, and on all admissions 45.7.

During the six years from 1869 to 1874 inclusive, the Retreat being in charge of Dr. Butler four years; Dr. Denny one year, and Dr. Stearns one year, the percentage of recoveries in recent cases was 62.3, and on all admissions 37.8.

From these statements it appears, 1st, that the percentage of recoveries in recent cases has never been as large by 10, as during the first ten years of the existence of the Retreat; and 2d, that the percentage of recoveries on all admissions has been gradually growing less since 1840, falling from 56.9, to 45.7, and since the change in the character of admissions, considerably lower still. So that, so far as the statistics of this Institution show, there has certainly been a large falling off in recoveries, and yet it is fully equal to and larger than that of many other institutions.

It certainly becomes a grave question as to what is or are the causes for such a change. Is it in the mode of treatment? I have examined with a large degree of care the record books from the earlier to the later dates, and certainly should be willing to compare the treatment moral, intellectual, and medical, so far as it appears, of the later years with that of the earlier. So far as I am able to form an opinion, in no respect is it inferior, and in many it is vastly superior. The fact has not been overlooked that a larger per cent. of chronic cases in the admissions, would diminish the proportion of recoveries, but this was probably no larger during the later, than in the earlier dates, so that the suggestion made in my last report, to the effect that insanity is becoming more incurable, would appear to be strengthened. How far this can be counterbalanced, by providing a larger field for occupation, I leave for discussion by those of my confreres

who have in charge the class of patients who, before admission, have been accustomed to labor.

We have been favored another year with an unusually ^{Rate of mortality.} low rate of mortality. Nine deaths only, or a percentage of 3.8 of the number under treatment during the year. Last year it was 6, and for the previous five years 9.1. It can hardly be expected that this favorable rate which has existed during the last two years will very long continue, as there are now resident in the Retreat, several who have arrived at that period when life, in the ordinary course of nature, will not much longer continue.

By reference to the table of deaths it will be observed ^{Causes of deaths.} that two died of old age, three of consumption, one of general paralysis—one of apoplexy, one of marasmus, and one of acute meningitis. The last case came to the Retreat in a state of raving delirium, attended with great exhaustion. She lived ten days, taking almost no food or drink except such as was artificially administered, and died in a state of coma. Three only of the deaths occurred in cases admitted within the year.

The case which died of apoplexy had been an inmate of the Retreat for two years and five months. When admitted, she was in a state of profound melancholy, and continued to remain so until two months before she died. During all this time she very rarely spoke or opened her eyes. She did not voluntarily take one step, and passed the day lying on a sofa, to which she was assisted every morning from the bed, except when carried out of doors to remain in the sunshine. She apparently suffered no pain, and slept well at night. She was regularly fed with a stomach tube three, and a part of the time four times a day, two years and three months, and never could be induced by any means to either eat or drink in the ordinary manner. During the last year there was noticed apparently partial paralysis of the left side, though she could move

both the arm and leg, but in a less degree than the right. She was always cleanly in her habits, signifying her wants by a peculiar moaning noise. At the end of two years and three months her case appeared exceedingly unpromising, both from the length of time it had continued, and the evidence that the nervous centers were organically affected.

At this time she was seen by Dr. Brown-Sequard, who coincided with the view of probable organic change in the brain, but suggested a trial of treatment by external applications, of a more heroic character than had been used before. This was to consist in the daily application of ice directly to the spine, over the 4th, 5th, 6th, 7th, and 8th vertebræ, the ice to be held in position by an attendant, twelve minutes every day for ten days. The application was then to be omitted an equal number of days and again applied, another equal number of days. I need not here refer to other methods suggested by him in case this should prove to be of no avail, as no other means were used. The ice was carefully applied, as directed, and after some six or seven days, the lady supervisor reported that Mrs. — appeared to be giving some indications of mental activity. At the expiration of twelve days she was showing unmistakable indications of improvement, as evinced by replying to questions, making requests, opening her eyes, etc. The ice was then omitted a few days and again applied, and with more marked improvement than before. This treatment was continued for some five weeks, with daily indication of more intelligence and interest in what was said and done for her. She began to eat solid food at the end of three weeks, when it was put in her mouth, and fed herself at the end of five weeks. She was visited by her husband, and conversed with him quite freely and naturally from that time, making inquiries concerning her children and friends. She said she had very little remembrance of what had occurred since she came to the Retreat,

but remembered perfectly occurrences prior to that time. She was anxious to regain the power of walking, and began to try a little with the help of an attendant. At the end of nine weeks she had so far recovered as to sit up during the larger portion of each day, was dressed regularly, talked quite cheerfully with attendants and friends, ate well, slept well, and was looking forward with much anticipation, to going home. On Saturday, the 5th Dec., she was visited by her husband and her youngest child, a boy five years old. She was in wonderful spirits, talked and laughed, and spent two hours with them, and when they left remarked that she should soon be well enough to go with them. After that she had two good nights, and on the Monday morning rose as usual, and dressed with a little assistance of an attendant, and walked to the window to look out. She was suddenly seized with an apoplectic fit, and died in thirty minutes.

I have given the details of this case, as it is somewhat unusual in the length of time profound mental inactivity continued without change; she was supported entirely by food artificially administered, and so far as I know, unique in the results of treatment by the external application of ice. And though she died, the results of the treatment illustrate the importance of hope and consequent continued effort, even in those cases which appear to be exceedingly unpromising.

The death from general paralysis, was in a female, aged fifty years. She had been an inmate of another institution, prior to entering the Retreat, and died after a continuance of the disease, between three and four years, in an epileptiform convulsion, and when the mind had entirely faded out.

During the year that has passed we have done more than Improvements. usual in rendering our halls and rooms pleasant and attractive. Eight of our twelve halls and all the rooms connected with them have been painted. The tints of color for the

different halls and rooms have been varied so as to furnish as large a variety as possible, and at the same time in accordance with good taste. In several of the rooms new and modern furniture has been introduced with pictures, so that an air of home pervades them as far as possible.

A large water main, leading from Washington street, has been laid, and pipes extending from it to both the north and south wings of the Retreat; connections on the basement of the 1st, 2d, and 3d stories have been formed, and hose provided for immediate attachment in case of need. Our former arrangements consisting of water tanks outside the buildings, still exist, and we now have the additional security of pipes extending to both sides and arranged for instant use. Long may it be before they are needed.

I take great pleasure in congratulating you on the wonderful transformation which has occurred in the appearance of our lawn since my former report was presented. One man and horse during the summer kept it in excellent condition, with one of "*The Hills Mowers*," and its beauty was a source of continual joy to our large family of convalescents. Under the present treatment, we may expect a continual improvement for years to come.

Since my last report, the Elizabeth chapel—a gift full of solace and comfort to the minds of our patients—has been built and furnished with organ, chancel furniture, carpets, and all useful fixtures complete, and presented to the Retreat. The exercises attending the dedication and presentation have been printed, and copies distributed among the patrons and friends as far as possible. When our anticipated improvements are consummated on the west side and in the vicinity of the chapel, our means of access to it will be improved and its beauty and utility will be still more largely realized and enjoyed.

Entertainments. These have been fully equal both in respect of number and attractiveness to those of the previous year, though they

have been provided for more largely by ourselves than during last year. In doing this, much credit is due my Assistants, and the attendants, and some of the patients for the zeal and interest they have displayed. These entertainments have consisted largely in lectures, readings, quadrille parties, exhibitions with the stereopticon, dramatic and minstrel performances, receptions, concerts, etc. The delight which these entertainments have afforded can be understood only by those who have witnessed their effects from week to week on the members of our family. As intimated in my last report, it will be our aim to still further increase our efforts in this direction, thus endeavoring not only to turn away the mind from its subjective tendencies, but interest it in subjects external to itself. I know of no means better calculated to do this than by gathering together in our Ives amusement hall during the evenings of autumn, winter, and spring, and in witnessing and participating in these social enjoyments. We feel under special obligations to the following persons for their great kindness in interesting us in these entertainments, which have occurred nearly every day or evening during the year, excepting the three summer months.

Ladies and gentlemen from the South Congregational Society, a dramatic performance.

Miss Putnam and Alex. Calhoun, dramatic entertainment.

Miss Treat and friends, musical entertainment.

Mr. Emerson's orchestra, music for dances.

Prof. Zera and Company for afternoon entertainment, and tickets for Opera House Exhibition.

Principal Stone and pupils, of the Deaf and Dumb Asylum.

Mr. W. L. Cheney, entertainment with instrumental music.

Mr. J. B. Grovesnor, music for dances.

LECTURES.

One by Rev. David Trumbull, D. D., of Valparaiso, Chili.

One by Mr. John King.

One by Rev. Dr. Hamlin of Constantinople.

One by Prof. Huntington of Trinity College, Hartford.

ACKNOWLEDGMENTS.

\$10 from the medical visitors for the library.

\$50 from *a friend* for the library.

20 Vols. of recent works for the library from *a friend*.

50 Nos. of the standard monthlies, for general reading.

Two excellent photographs for our halls, from Thos. Belknap, Esq., of Hartford.

Mr. Wm. Bingham of New Britain, for entertaining an excursion party.

The Conn. River Banking Co., for one Hiliotellus.

PAPERS GRATUITOUS.

The Connecticut Courant.

The " Register.

The Columbian Register.

Philadelphia Telegraph.

Changes.

Our second assistant, Dr. H. G. Howe, leaves us to engage in general practice in Hartford, having discharged his duties while here with much faithfulness and zeal. The position is now filled by Dr. G. B. Packard, who comes to us highly recommended, after something more than a year's experience as resident house surgeon in one of the New York hospitals.

Thanks.

I hereby express my thanks to my assistants, Drs. Page and Howe, to Mr. and Mrs. Sanborne, and Miss Bacon, and to all other assistants and attendants who have exhibited great readiness to carry out my wishes, and to aid in all possible ways in furthering the great objects for which the Retreat was founded and is continued.

Conclusion.

In conclusion, I would say that we have largest cause for gratitude towards Him, who rules over all, caring for the

humblest as well as the highest, that another year, with its duties, cares, and changes has passed with no epidemic, no suicide, and no case of severe acute disease in our family.

H. P. STEARNS.

RETREAT, March 31st, 1876.

APPENDIX.

TABLE I.

MOVEMENT OF THE POPULATION.

	Males.	Females.	Total.
Number at the beginning of the year, -	51	79	130
Admitted in the year, - - - -	42	61	103
Total present in the year, - - -	93	140	233
Discharged—Recovered, - - - -	19	23	42
Much improved, - - - -	2	12	14
Improved, - - - -	2	3	5
Stationary, - - - -	4	19	23
Died, - - - -	-	9	9
Total discharged in the year, - -	27	66	93
Remaining at the end of the year, - -	66	74	140
Average present during the year, - -	55	78	133

TABLE III.

NUMBER OF ATTACKS IN THOSE ADMITTED.

	Within the Year.			Since April 1st, 1845.		
	Males.	Females.	Total.	Males.	Females.	Total.
First, - - -	20	41	61	1167	1448	2615
Second, - - -	10	10	20	266	417	683
Third, - - -	2	2	4	95	139	234
Fourth, - - -	2	1	3	44	81	125
Fifth, - - -	1	1	2	22	50	72
Sixth, - - -	-	1	1	18	28	46
Seventh, - - -	-	-	-	10	19	29
Eighth, - - -	-	-	-	5	9	14
Ninth, - - -	-	-	-	2	5	7
Tenth, - - -	-	-	-	2	2	4
Eleventh, - - -	-	-	-	1	1	2
Twelfth, - - -	-	1	1	1	38	39
Fifteenth, - - -	-	-	-	-	24	24
Several, - - -	4	2	6	159	87	246
Unknown, - - -	3	2	5	122	92	214
Total, - - -	42	61	103	1914	2440	4354

TABLE II.

OPERATIONS OF THE HOSPITAL FROM THE BEGINNING IN EACH YEAR.

Year.	Discharged.												Daily Average Number				
	Admitted.			Recovered.			Improved.			Stationary.				Died.			Total.
	M.	F.	Tot.	M.	F.	Tot.	M.	F.	Tot.	M.	F.	Tot.		M.	F.	Tot.	
1824-5			44			10										1	
1825-6			33			16										1	
1826-7			37			24										0	
1827-8			40			27										4	
1828-9			42			26										2	
1829-30			51			28										0	
1830-1			53			32										1	
1831-2			80			46										6	
1832-3			68			37										4	
1833-4			72			43										3	
1834-5			72			36										6	
1835-6			73			42										6	
1836-7			91			55										6	
1837-8			67			42										10	
1838-9			94			49										8	
1839-40			84			50										2	
1840-1			67			38										9	
Total.									231			92					
1841-2	45	51	96	27	29	56	6	10	16	6	3	9	6	2	8		
1842-3	50	33	83	26	19	45	11	13	24				4	3	7		
1843-4	51	29	80	26	18	44	26	17	33				5	4	9		84
1844-5	56	49	105	23	22	45	13	7	20	7	2	9	7	4	11		97
1845-6	56	72	128	24	36	55	17	15	32	9	3	12	5	11	16		121
1846-7	50	61	111	16	40	56	22	13	35	1	6	7	8	3	11		127
1847-8	39	54	93	12	28	40	13	11	24	7	6	13	4	8	12		127
1848-9	49	84	133	20	50	70	8	15	23	12	5	17	7	5	12		141
1849-50	60	75	135	17	47	64	11	13	24	3	4	7	17	13	30		143
1850-1	56	72	128	25	34	59	15	11	26	8	6	14	9	6	15		151
1851-2	68	90	158	26	42	68	10	12	22	7	15	22	9	13	22		168
1852-3	66	74	140	32	32	64	18	22	40	13	13	26	10	11	21		179
1853-4	74	103	177	22	42	64	16	26	42	14	19	33	13	9	22		180
1854-5	69	100	169	26	47	73	20	18	38	18	16	34	9	8	17		185
1855-6	70	87	157	18	41	59	17	28	45	10	13	23	12	14	26		187
1856-7	73	88	161	34	37	71	19	26	45	14	8	22	5	9	14		204
1857-8	67	77	144	16	32	48	22	15	37	20	22	42	6	9	15		199
1858-9	63	78	141	25	36	61	11	23	34	17	12	29	7	3	10		216
1859-60	80	88	168	34	36	70	22	15	37	11	18	29	9	11	20		219
1860-1	66	98	164	28	47	75	17	37	54	16	11	27	5	4	9		225
1861-2	79	92	171	29	42	71	32	28	60	15	13	28	7	10	17		222
1862-3	79	91	170	32	40	72	20	25	45	6	9	15	14	14	28		222
1863-4	60	83	143	26	46	72	15	22	37	3	10	13	11	10	21		228
1864-5	74	81	155	27	30	57	21	24	45	11	8	19	13	14	27		255
1865-6	69	96	165	20	42	62	17	31	48	14	8	22	12	14	26		233
1866-7	67	115	182	29	61	90	21	26	47	10	11	21	15	14	29		238
1867-8	72	101	173	30	42	72	23	41	64	7	7	14	6	11	17		241
1868-9	39	90	129	15	45	60	25	43	68	46	49	95	7	10	17		188
1869-70	62	61	123	18	23	41	21	26	47	9	2	11	14	11	25		137
1870-1	63	80	143	16	30	46	22	17	39	9	5	14	9	12	21		151
1871-2	58	57	115	30	26	56	24	20	44	5	5	10	9	15	24		147
1872-3	61	53	114	24	21	45	11	19	30	10	9	19	8	2	10		143
1873-4	54	29	83	18	13	31	22	19	41	14	13	27	6	5	11		132
1874-5	31	47	78	22	9	31	8	4	12	9	5	14	8	4	12		124
1875-6	42	61	103	19	23	42	4	15	19	4	19	23	0	9	9		133
Total.			5786			2636			1528			812					

TABLE IV.

NUMBER AT EACH AGE WHEN ADMITTED.

	Within the Year.			Since April 1st, 1844.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 15 years, -	1	1	2	15	10	25
15 to 20, -	-	2	2	129	125	254
20 to 25, -	1	6	7	262	317	579
25 to 30, -	5	9	14	231	352	583
30 to 35, -	4	10	14	240	323	563
35 to 40, -	2	8	10	226	306	532
40 to 45, -	2	7	9	216	279	495
45 to 50, -	7	4	11	163	219	382
50 to 60, -	13	12	25	256	328	584
60 to 70, -	5	2	7	146	164	310
70 to 80, -	2	-	2	68	40	108
80 and over, -	-	-	-	8	7	15
Unknown, -	-	-	-	12	17	29
Total, -	42	61	103	1972	2487	4459

TABLE V.

DURATION OF INSANITY BEFORE ENTRANCE OF THOSE ADMITTED.

	Within the Year.			Since April 1st, 1844.		
	Males.	Females.	Total.	Males.	Females.	Total.
Less than 1 month, -	10	9	19	458	627	1085
1 to 3 " -	10	15	25	374	514	888
3 to 6 " -	9	5	14	272	333	605
6 to 9 " -	3	4	7	135	164	299
9 to 12 " -	-	2	2	75	78	153
12 to 18 " -	1	2	3	92	130	222
18 to 24 " -	-	-	-	74	58	132
2 to 3 years, -	2	4	6	129	138	267
3 to 5 " -	1	2	3	93	127	220
5 to 10 " -	3	10	13	112	121	233
10 to 15 " -	2	6	8	36	45	81
15 to 20 " -	-	1	1	30	39	69
20 to 25 " -	1	1	2	12	26	38
25 to 30 " -	-	-	-	2	4	6
30 and over, -	-	-	-	3	1	4
Unknown, -	-	-	-	75	82	157
Total, -	42	61	103	1972	2487	4459

TABLE VI.

CIVIL CONDITION OF THOSE ADMITTED.

	Within the Year.			Since April 1st, 1843.		
	Males.	Females.	Total.	Males.	Females.	Total.
Single, - - -	11	23	34	1045	1074	2119
Married, - - -	27	34	61	954	1173	2127
Widowed, - - -	4	3	7	108	333	441
Divorced, - - -		1	1	4	9	13
Unknown, - - -				2	7	9
Total, - - -	42	61	103	2113	2596	4709

TABLE VII.

FORM OF DISEASE IN THOSE ADMITTED.

Form.	Within the Year.			Since April 1st, 1869.		
	Males.	Females.	Total.	Males.	Females.	Total.
Mania Acute, - -	10	18	28	94	100	194
“ Chronic, - -	6	14	20	56	92	148
“ Epileptic, - -				11	4	15
“ Puerperal, - -		5	5		25	25
“ Suicidal, - -					2	2
“ Homicidal, - -				2	1	3
“ Periodical, - -	3	10	13	15	20	35
Melancholia Acute,	11	5	16	62	60	122
“ Chronic,	1	4	5	34	53	87
“ Attonita,					4	4
General Paresis, -				16	1	17
Methomania, - -	8	1	9	47	11	58
Dementia Acute, -	1	1	2	6	3	9
“ Chronic, - -	1	3	4	18	11	29
“ Senile, - -	1		1	5	1	6
Imbecility, - -				2		2
Unknown, - -				2	1	3
Total, - - -	42	61	103	370	389	759

TABLE VIII.

COMPLICATIONS IN THOSE ADMITTED.

	Within the Year.			Since April 1st, 1869.		
	Males.	Females.	Total.	Males.	Females.	Total.
Apoplectic, - -				2		2
Chorea, - - -		1	1	2	2	4
Epileptic, - - -	1		1	6	2	8
Hemiplegia, - -				3	1	4
Hereditary, - -	11	22	33	123	142	265
Paraplegia, - -				3	1	4
Paralysis Agitans, -				1		1
Without complication,	30	38	68	230	241	471
Total, - - -	42	61	103	370	389	759

TABLE IX.

DEATHS AND* THE CAUSES.

	Within the Year.			Since April 1st, 1869.		
	Males.	Females.	Total.	Males.	Females.	Total.
Mania Acute, - -				7	16	23
Mania Chronic, -				11	9	20
Mania Puerperal, -					6	6
Apoplexy, - - -		1	1	2	5	8
Senile Decay, - -		2	2	4	4	8
General Paresis, -		1	1	17	1	18
Paralysis, - - -				2	3	5
Softening of Brain,				2	1	3
Strangulation, suicidal				1	2	3
Bright's Disease, -				1	1	2
Prostatitis, - - -				1		1
Typhoid Fever, - -				1		1
Phthisis, - - -		3	3		3	3
R. R. Accident after elopement, - -				1		1
Rheumatic Fever, -				1		1
Epithelioma, - - -					1	1
Hypertrophy of heart,				1		1
Abscess in Brain, -					1	1
Typho-mania, - - -				1	1	2
Acute Meningitis, -		1	1		1	1
Marasmus, - - -		1	1		1	1
Undetermined, - -					2	2
Total, - - -		9	9	54	58	112

TABLE X.

AGES AT DEATH.

	Within the Year.			Since April 1st, 1869.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 15 years, -						
15 to 20 -				1	1	2
20 to 25 -				1	2	3
25 to 30 -		1	1	5	6	11
30 to 35 -		1	1	2	6	8
35 to 40 -		2	2	8	8	16
40 to 45 -		1	1	7	6	13
45 to 50 -		1	1	3	9	12
50 to 60 -		1	1	13	11	24
60 to 70 -				7	4	11
70 to 80 -		2	2	6	5	11
80 to 90 -				1		1
Over 90 -						
Total, - -		9	9	54	58	112

CHAPLAIN'S REPORT.

To the Directors of the Retreat for the Insane :

GENTLEMEN :—At the close of another year's service, your Chaplain finds occasion for only a brief report. As in former seasons, evening prayers were omitted for a short time by the direction of the Superintendent, while the heat of summer was oppressive. Aside from that interruption, a devotional service has been held every day during the year, the average attendance varying but little from month to month.

Frequent visits in the different halls have fostered a pleasant acquaintance with the convalescent patients, sometimes gathering in little groups for cheerful conversation, and sometimes soliciting private counsel.

In several instances a few words of Christian consolation and prayer have been spoken at the bedside of a bewildered patient about to close a wearisome pilgrimage.

The erection of "Elizabeth Chapel" will make the past year memorable in the history of the Retreat. Both when the cornerstone was laid and when the building was dedicated, the union of clergymen belonging to different denominations, afforded a gratifying spectacle. To many of the patients the progress of the work was a matter of daily and healthful interest. Its completion was hailed with singular joy by the inmates of the several halls, and from the opening service to the present time, our new house of worship has justified the expectation that it would prove a beneficent power. The accessories of a good organ, an improved choir, a new book of praise, and a few changes in the order of worship, combined with the faultless adaptation of the edifice to its sacred uses, have enlivened, in a marked degree, the hour devoted to Sab-

bath worship. At its close may be noticed here and there a countenance suggestive of "the peace of God."

"Hushed is each doubt, gone every fear, the spirit
seems in heaven to stay."

To the donor of "Elizabeth Chapel" these silent, unconscious tributes are no doubtful evidence that one important object of his generous gift, is in part already gained.

In our improved accommodations for worship, your Chaplain recognizes an incentive to fresh endeavors and hopes, depending still on Him "from whom all holy desires, all good counsels, and all just works do proceed."

Respectfully and sincerely yours,

WM. THOMPSON.

ADMISSION OF PATIENTS
INTO THE
RETREAT FOR THE INSANE, AT HARTFORD.

No patient admitted for a shorter time than three months ; and payment for *that term only* is to be made in *advance to the Tredsurer or a Manager*.

Subsequent expenses are to be paid quarterly to the *Steward*.

If the patient is removed *uncured* before the expiration of thirteen weeks, and contrary to the advice and consent of the Superintending Physician, board is always required for that period ; but if the patient recovers before the expiration of the period paid for, or leaves with the full approbation of the physician, the excess is refunded.

Letters relating to the quarterly bills and clothing should be addressed to Rev. G. E. SANBORNE, the Steward. Clothing and packages sent for the use of the inmates should be sent to the care of the steward.

All letters in relation to the situation and health of the patients, &c., &c., will, of course, be addressed to Dr. HENRY P. STEARNS, the Superintendent.

Application for admission should be made to Dr. Stearns, the Superintendent, *previous to the patients being brought to the Retreat*, in all cases. A brief statement of the case should accompany the application.

[*Extracts from the Law passed at the last (1869) Session of the Legislature.*]

“SECT. 1. Any lunatic or distracted person may be placed in a hospital, asylum, or retreat for the insane, or other suitable place of detention, either public or private, by his or her legal guardian, or relatives or friends in case of no guardian ; but in no case without the certificate of one or more reputable physicians, after a personal examination made within one week of the date thereof, which certificate shall be duly acknowledged before some Magistrate or other officer authorized to administer oaths, or take the acknowledgment of deeds in the State where given, who shall certify to the genuineness of the signature, and to the respectability of the signer.”

Form of Certificate and Request, which the friends and patients are requested to present with the application for admission.

REQUEST FOR ADMISSION.

(To be signed by a guardian, near relative, or friend.)

I request that M———, of ———, may be admitted as a patient into the Retreat for the Insane. _____

_____, 187 .

CERTIFICATE OF PHYSICIAN.

I hereby certify that I have, within one week of this date, made personal examination of M———, of ———, and believed h— to be insane. _____

_____, 187 .

Subscribed, sworn to and duly acknowledged by the said _____ before the subscribing authority———, of ———, and I do hereby certify that the subscriber to the above certificate is a respectable physician, and his signature above is genuine. _____

_____, 187 .

FORM OF BOND.

Upon the admission of _____, of _____, into the RETREAT FOR THE INSANE, at Hartford, I engage to provide or pay for a sufficiency of clothing for _____ use, and to pay to the Treasurer of the said Institution _____ dollars per week for board, medicine, and medical attendance; and also to pay the expense of a separate attendant, if the Superintendent shall deem one necessary; to make compensation for all damages done by _____ to the property of the Retreat; to pay reasonable expenses for pursuing in case of elopement; cause the said patient to be removed when discharged; and in the event of death, to pay the expenses of burial.

_____, *Principal.*

For the value received, I hereby engage to be responsible for the fulfillment of the above stipulations.

_____, *Surety.*

HARTFORD, CONN., _____, 187 .
Approved by _____

FORM OF BEQUEST.

ITEM. I give and bequeath to the CONNECTICUT RETREAT FOR THE INSANE, in the city of Hartford, the sum of _____dollars, to be paid by my executors out of my real and personal estate, as soon as the settlement of my affairs will permit, to the Treasurer of the said Institution, for the time being, in trust, to be applied by the Directors thereof to the humane purposes of said Institution.

VISITORS.

The Managers of this Institution, aware of the interest generally felt in its prosperity, which is naturally connected with a desire to visit its inmates and inspect its internal arrangements, are convinced that the welfare of the patients and the duties of its officers require that such visitations should be subject to the following regulations:

I. The Institution will be open for Visitors (Sundays excepted) from two to four o'clock in the afternoon.

II. All visitors, except persons having business at the Retreat, will be required to provide themselves with tickets for admission from the Managers or the Treasurer, either of whom will grant the same, unless their knowledge of circumstances make it, in their judgment, necessary to refuse.

MANAGERS.

WM. R. CONE, Ætna Bank.

CALVIN DAY, 55 Spring Street.

G. W. RUSSELL, 490 Main Street.

TREASURER.

THOMAS SISSON, 259 Main Street.

